CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 37, Pallas Ring 10

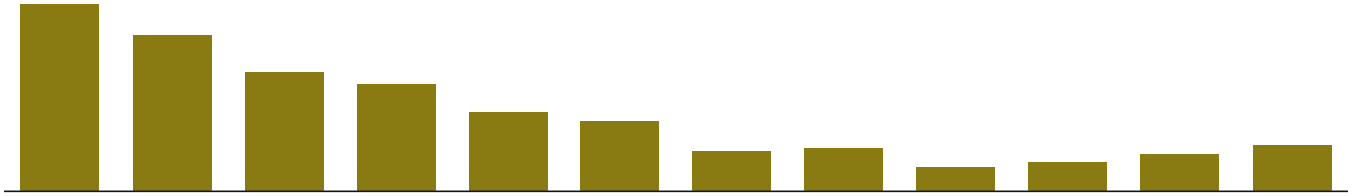
Account 8564-2001-5708
Period 1–28 February 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,994,628 s	**+527,942 s**	**-248,679 s**	**13,273,891 s**

Date	Description	Amount (s)	Balance (s)
03 Feb	Transfer to joint account	-74,079	12,920,549
	The transfer waited 28 days for the second holder's signature, which had to be witnessed at Phobos and sent back by the next courier. The sum is the one both holders agreed before the slip went out. Ref. CIBT-2999-2981-3		
04 Feb	Slippage fee (Phobos, 2 transfers)	-1,800	12,918,749
	Fees are charged on seconds lost, but the posted rate is quoted per minute. The statement converts the one into the other at the close of the period, and this month the conversion came to 1,800 s, rounding included. Ref. CIBT-2999-D962-0		
12 Feb	Deposit: Hall E	+365,494	13,284,243
	Kepler Ring Hydroponics paid this deposit in sols and asked that it be shown in ours, so the figure on your statement is the one Kepler Ring Hydroponics would see on its own books, converted to the second. Ref. CIBT-2999-CD8D-0		
13 Feb	Payroll credit: Kepler Ring Hydroponics	+123,465	13,407,708
	The 13th salary credit from Kepler Ring Hydroponics. You have asked for it to go to 8564-2788-9303 from next month; the instruction is noted for the next cycle. Ref. CIBT-2999-E321-0		
26 Feb	ATM withdrawal: Phobos	-172,800	13,234,908
	Kepler Ring Hydroponics asked the office at Phobos to keep the machine stocked on the 26th, and it has been stocked on that day ever since. Your withdrawals on that date are the only ones the Bank has been asked to schedule around, and it has done so without comment. Ref. CIBT-2999-1EED-6		
28 Feb	Interest at 3.60% APY	+38,983	13,273,891
	The rate on this account was the same for 3 periods running. The Rate Committee took that for a clerical error, and the auditors took it for settled practice. The rate was checked, and it is correct. The Committee has agreed to stop writing to the account about it. Ref. CIBT-2999-9363-4		

Closing balance, month by month

Highest 17,605,419 s · lowest 12,585,941 s



March 2998 February 2999

Balances accrue every second of every day by the Standard clock and are shown in Standard Galactic Seconds. Transfers between branches whose clocks disagree carry the slippage fee shown in the Daily Slippage Report for the day of transfer. Deposits are insured by the Temporal Deposit Insurance Corporation up to 10,000 years per depositor, per epoch.

8564 2001-5708 2999-02