CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 337, Pallas Ring 10

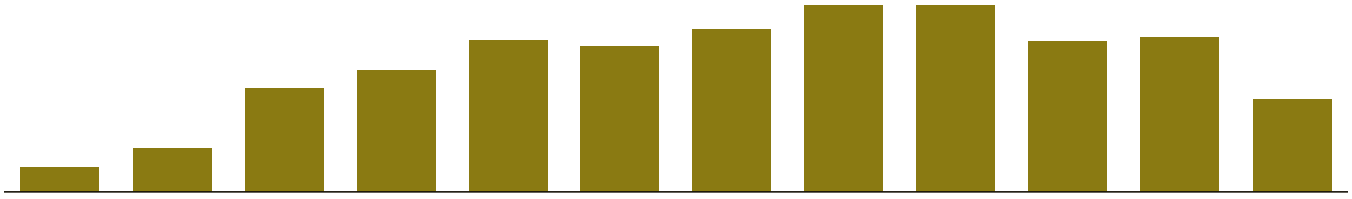
Account 8564-2001-5708
Period 1–28 February 3002
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,626,333 s	**+161,343 s**	**-1,373,225 s**	**11,414,451 s**

Date	Description	Amount (s)	Balance (s)
03 Feb	Transfer to own account: Luna	-1,291,946	11,334,387
	The sundry on the 3rd was raised by a clerk who has since moved to the Luna desk. The clerk's initials appear on both copies of the form, and the auditors have compared the two and found them alike. Ref. CIBT-3002-FE03-5		
12 Feb	Payroll credit: Kepler Ring Hydroponics	+123,465	11,457,852
	31 Standard days' wages from Kepler Ring Hydroponics, paid in days and converted at the posted rate on the day of receipt. The remitter's clock ran 37 seconds ahead of ours during the transfer window; the difference has been absorbed under the Interworld Settlement Arrangement and does not appear as a fee. Ref. CIBT-3002-9E7E-7		
12 Feb	Slippage fee (Luna, 8 transfers)	-7,200	11,450,652
	Kepler Ring Hydroponics asked that the slippage on its remittances be quoted in minutes, for presentation. The Bank quoted it in minutes; the file keeps it in seconds, where the figure is correct. Ref. CIBT-3002-5046-4		
24 Feb	Transfer to joint account	-74,079	11,376,573
	The auditors note that both holders have initialled every page of the joint statement, and that the initials agree with each other on every line. It is the only joint account they have seen in which the two hands never disagreed. Ref. CIBT-3002-3D2A-1		
28 Feb	Interest at 3.60% APY	+37,878	11,414,451
	The monthly administration charge on an interest account of this size would ordinarily apply. It has been waived in full, the account having been open longer than the schedule that describes the charge. Ref. CIBT-3002-DF71-9		

Closing balance, month by month

Highest 13,255,843 s · lowest 10,066,081 s



March 3001 February 3002

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 3002-02