CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 312, Pallas Ring 10

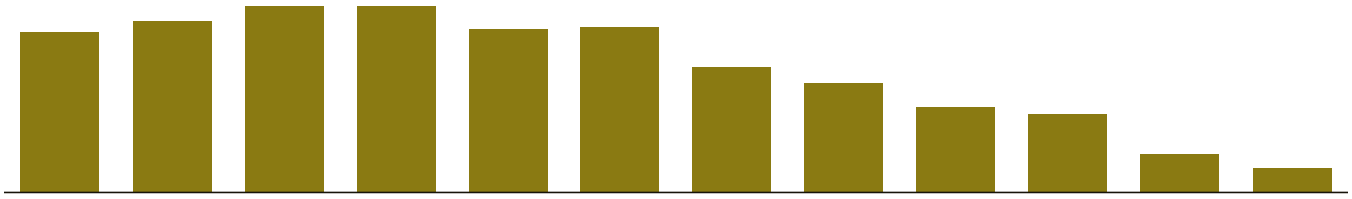
Account 8564-2001-5708
Period 1–31 July 3002
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
8,753,900 s	**+149,726 s**	**-564,582 s**	**8,339,044 s**

Date	Description	Amount (s)	Balance (s)
10 Jul	Payroll credit: Kepler Ring Hydroponics	+123,465	8,877,365
	Pay for 30 days' work on The Belt, converted at the posted rate on the day it was paid, not the day it was earned. Ref. CIBT-3002-86DF-5		
12 Jul	Transfer to own account: The Belt	-484,203	8,393,162
	The Mars desk raises its sundries in sols and posts them on the Standard day, so a fee paid there is a sol old by the time it reaches home. The desk asks that the sol be treated as the more honest unit. Ref. CIBT-3002-7A7F-2		
14 Jul	Slippage fee (The Belt, 7 transfers)	-6,300	8,386,862
	Recommended by internal audit: that the relay at The Belt report its own drift each morning, rather than the Bank estimating it each night. The relay has declined, saying that it knows its own drift and does not need the Bank to know it on its behalf. Ref. CIBT-3002-24D8-3		
18 Jul	Transfer to joint account	-74,079	8,312,783
	The joint account is always paid last on a wet morning, and both holders have brought an umbrella to the counter each time, one under each arm. Ref. CIBT-3002-4048-5		
31 Jul	Interest at 3.60% APY	+26,261	8,339,044
	No early-closure charge applies, because the account was never closed. It was merely quiet for an afternoon, and the Bank does not fee quiet. Ref. CIBT-3002-F6AB-2		

Closing balance, month by month

Highest 13,255,843 s · lowest 8,339,044 s



August 3001 July 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 3002-07