CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 70, Pallas Ring 10

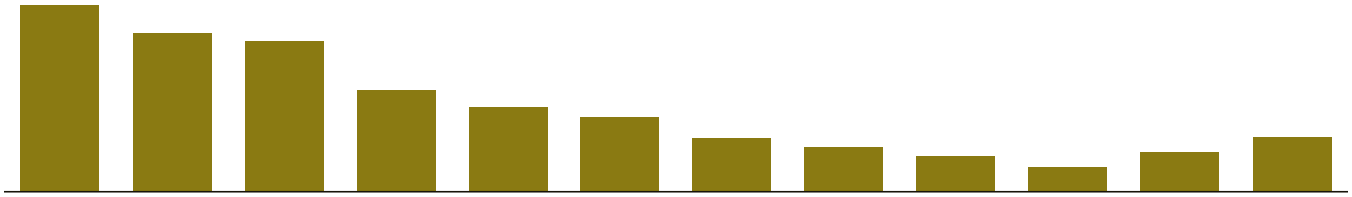
Account 8564-2001-5708
Period 1–28 February 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
7,183,129 s	**+800,371 s**	**-419,679 s**	**7,563,821 s**

Date	Description	Amount (s)	Balance (s)
05 Feb	ATM withdrawal: Luna	-172,800	7,010,329
	A request for an amount that is not a whole day is dispensed to the lower unit, and the remainder is kept as a credit to be collected at the next counter. The credit of 0.956 of a day is shown below and will be rounded again at that time. Ref. CIBT-3003-AB74-6		
11 Feb	Deposit: Hall E	+655,357	7,665,686
	The envelope was addressed to the Teller by her first name, in a hand she did not recognise, and the sum inside was the sum she would have chosen for herself. She has filed the envelope with the slip and has not asked who wrote it. Ref. CIBT-3003-A188-4		
19 Feb	Payroll credit: Kepler Ring Hydroponics	+123,465	7,789,151
	The Kepler Ring Hydroponics transfer was split between your two accounts at the counter, in pencil, and the officer said the arithmetic was the only part of it that had been difficult. Both halves are correct. Ref. CIBT-3003-B0BE-7		
22 Feb	ATM withdrawal: Luna	-172,800	7,616,351
	The Teller says it is only money you were already paid, and that it looks happier for being collected. Ref. CIBT-3003-2226-2		
27 Feb	Transfer to joint account	-74,079	7,542,272
	The handling fee on the transfer to 8564-2788-9303 was not taken, because the two holders had paid it in advance the week before, each paying half. The Bank holds that a fee paid early is still a fee paid, and has kept the receipt for it. Ref. CIBT-3003-26B2-8		
28 Feb	Interest at 3.60% APY	+21,549	7,563,821
	Interest on the balance is counted from the moment a deposit leaves the drawer, not from the moment it is entered, and the 28th deposit was counted that way. The difference is 43 seconds, and it is in your favour. Ref. CIBT-3003-38A2-0		

Closing balance, month by month

Highest 10,904,217 s · lowest 6,810,040 s



March 3002 February 3003

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 3003-02