CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 363, Pallas Ring 10

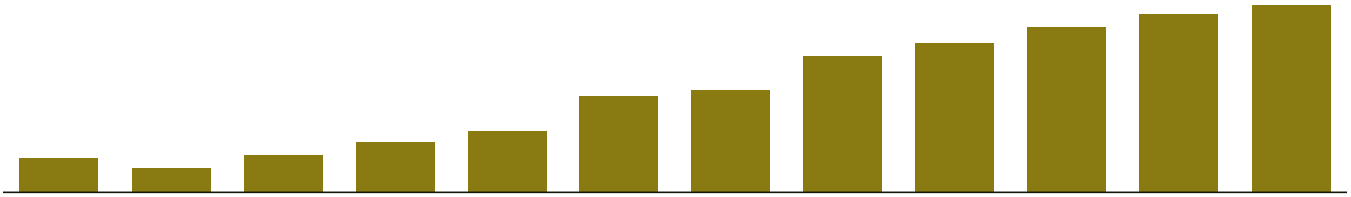
Account 8564-2001-5708
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,236,409 s	**+779,753 s**	**-543,503 s**	**11,472,659 s**

Date	Description	Amount (s)	Balance (s)
06 Oct	Payroll credit: Kepler Ring Hydroponics	+123,465	11,359,874
	Your wage was credited a day early at Io, because the firm's office there had decided that it would rather pay than explain. The Bank has taken the early day back out of the next wage, and the firm has asked that the next wage be early too. Ref. CIBT-3003-171E-0		
13 Oct	Slippage fee (Io, 7 transfers)	-4,200	11,355,674
	Fees are worked to the nearest whole second on the way out and to the nearest five on the way in, so a transfer that lands half a second early pays nothing and one that lands half a second late pays in full. The rule was written for a relay that has since been decommissioned, and the Bank has kept it out of regard for the relay. Ref. CIBT-3003-FCD1-2		
22 Oct	ATM withdrawal: Io	-172,800	11,182,874
	The cash-time line at Io for the 22nd matched a receipt, a log entry and a counterfoil that should not exist. The counterfoil is in the Committee's room, filed as a counterfoil. Ref. CIBT-3003-2D75-4		
23 Oct	Transfer to joint account	-74,079	11,108,795
	Your employer's pay for the month went into the joint account rather than your own, which Ines Umberfield says is the first sensible thing Kepler Ring Hydroponics has done. The Bank has posted the credit under both names and has taken no view of the employer. Ref. CIBT-3003-6C13-9		
23 Oct	Event II restoration adjustment	-33,224	11,075,571
	Event II restoration adjustment. Your account is in restoration group 16; groups are restored in the order the Task Force sets, and earlier groups may be adjusted again. Ref. CIBT-3003-DC33-5		
26 Oct	Deposit: Hall E	+622,579	11,698,150
	The conversion fee on this deposit has been waived. It was made in cycles, which need no conversion at Hall E, and the Bank does not charge for a conversion that was never needed. Ref. CIBT-3003-B1C4-2		
27 Oct	ATM withdrawal: Io	-259,200	11,438,950
	The withdrawal shown on the 27th was booked a day after it came out of the machine, so its figure has been moved back to the day it was made. Nothing else on the statement has changed, and the difference is shown in the correction column. Ref. CIBT-3003-3654-8		
31 Oct	Interest at 3.60% APY	+33,709	11,472,659
	For the auditors: interest on a balance this steady is expected to vary by no more than a second in the period, and this period it varied by none. The auditors have not commented, which they regard as their highest form of praise. Ref. CIBT-3003-D43F-9		

Closing balance, month by month

Highest 11,472,659 s · lowest 6,810,040 s



November 3002 October 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  3003-10`