CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 213, Pallas Ring 10

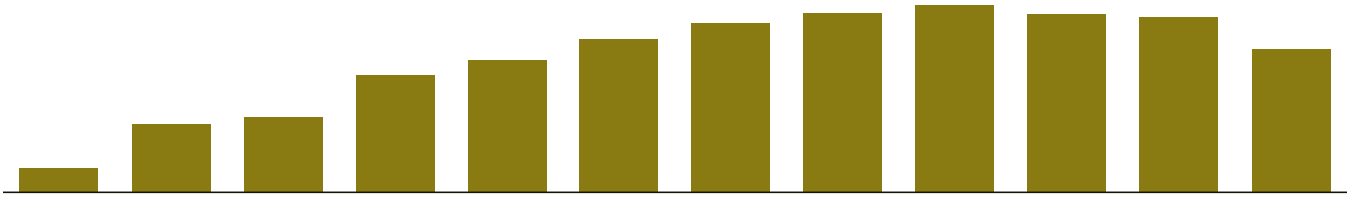
Account 8564-2001-5708
Period 1–29 February 3004
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,380,898 s	**+157,607 s**	**-896,256 s**	**10,642,249 s**

Date	Description	Amount (s)	Balance (s)
02 Feb	ATM withdrawal: Europa	-172,800	11,208,098
	A withdrawal of this size is usually spent before it is counted, the Teller says, and asks whether that was your intention. Nothing was recorded, so the question stays on the file. Ref. CIBT-3004-0B6E-6		
11 Feb	Slippage fee (Europa, 1 transfers)	-600	11,207,498
	The fee on this line was reckoned for 1 crossings where you made 25. A transfer that failed at the far side was logged as sent, then logged again as unsent. The count shown is the one that stands, and the fee for the unsent transfer has been returned. Ref. CIBT-3004-5531-5		
11 Feb	Transfer to own account: Europa	-389,577	10,817,921
	A sundry of 0.30 s is charged for each quarter the quarterly sundry is paid late. The quarterly sundry has been late for so long that its lateness now carries a larger charge than the sundry it is late with. Ref. CIBT-3004-9202-4		
16 Feb	Transfer to joint account	-74,079	10,743,842
	The administration charge on the joint account is 0.30 s a month. Ines Umberfield queried it at the counter, and the officer explained that it is not a charge so much as a rent for the account's name. The rent has been paid, and the name remains. Ref. CIBT-3004-EDF4-8		
19 Feb	ATM withdrawal: Europa	-259,200	10,484,642
	The Teller notes that the cash came out of Europa in the order you asked for it, which she has seen only once before, in 3000, and only from you. Ref. CIBT-3004-4D74-6		
27 Feb	Payroll credit: Kepler Ring Hydroponics	+123,465	10,608,107
	The Kepler Ring Hydroponics credit arrived on the same day as the previous three. The Teller has suggested, unasked, that it would save everyone trouble if your pay came the day after the contract's anniversary. The suggestion has been noted. Ref. CIBT-3004-6C1A-4		
29 Feb	Interest at 3.60% APY	+34,142	10,642,249
	The interest falls due each month on the same afternoon, and you come down to the window to see whether it has been paid. It always has. The Teller now says "still" when she sees you, and you take it as a greeting. Ref. CIBT-3004-EC0F-3		

Closing balance, month by month

Highest 11,654,450 s · lowest 7,873,958 s



March 3003 February 3004

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 3004-02