CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 258, Pallas Ring 10

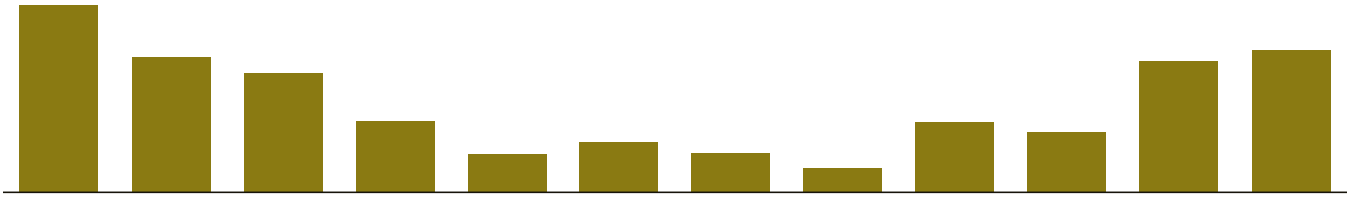
Account 8564-2001-5708
Period 1–31 March 3007
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
9,999,723 s	**+419,104 s**	**-248,292 s**	**10,170,535 s**

Date	Description	Amount (s)	Balance (s)
03 Mar	Slippage fee (London Sector, 2 transfers)	-1,200	9,998,523
	Each crossing is rounded to the nearest second on the way out and again on the way back, so that a return journey costs one second more than its two legs added together. The relay keeps the second. Ref. CIBT-3007-5A16-3		
04 Mar	Deposit: Hall E	+265,640	10,264,163
	A deposit made at the Phobos window is credited on the orbit, which passes over the Head Office twice a day and is never on time for either. The Bank credits the deposit on the orbit's first pass, and the orbit has been informed. Ref. CIBT-3007-AEA9-8		
05 Mar	Transfer to joint account	-74,079	10,190,084
	The handling fee of 0.30 s on the joint transfer is charged once a year, rounded to the nearest whole second, and paid out of the holders' shared interest. The shared interest has covered it every year. Ref. CIBT-3007-3095-1		
20 Mar	ATM withdrawal: London Sector	-86,400	10,103,684
	You take One Standard day from the machine at London Sector on the 20th of each quarter, and leave a short note in the custodian's tray. The custodian has asked you to keep it short, and it has been. Ref. CIBT-3007-E8B2-3		
23 Mar	Lyric Licensing Desk	-86,613	10,017,071
	The counter asked whether the verse being renewed is the one that won a round or the one that lost one. On hearing that it was neither, the renewal was recorded without further comment. Ref. CIBT-3007-4242-6		
24 Mar	Payroll credit: Kepler Ring Hydroponics	+123,465	10,140,536
	The Kepler Ring Hydroponics wage for 30 days of night duty was paid at the night rate, which the Bank had to look up on a card kept in the employer's own desk. The card was found, and the rate on it matched the remitter's advice. Ref. CIBT-3007-921B-4		
31 Mar	Interest at 3.60% APY	+29,999	10,170,535
	The interest posted for the 31st was reckoned on the balance at the start of the period and not the end, which made it 60 seconds too high. The overstatement has been removed, and the Bank has noted that the error was in its own favour. Ref. CIBT-3007-CCE1-4		

Closing balance, month by month

Highest 10,843,163 s · lowest 8,389,616 s



April 3006 — March 3007

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  3007-03`