CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 86, Pallas Ring 10

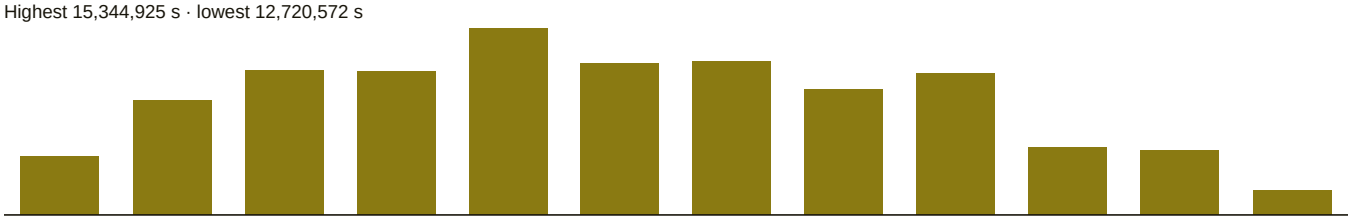
Account 8564-2001-5708
Period 1–30 June 3008
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,372,027 s	**+163,581 s**	**-815,036 s**	**12,720,572 s**

Date	Description	Amount (s)	Balance (s)
13 Jun	ATM withdrawal: Callisto	-86,400	13,285,627
	Notes at Callisto come out in fives, so a sum that is not a multiple of five stays in the machine until the next customer asks for it. The Bank has agreed that the next customer is you. Ref. CIBT-3008-84C0-6		
20 Jun	Slippage fee (Callisto, 1 transfers)	-300	13,285,327
	The rent to Ines Umberfield crosses on the 20th of each month and carries its fee with it, so the fee is paid for the rent and the rent is paid for the fee. The two have been on the same line since 3003, and nobody has yet suggested they be separated. Ref. CIBT-3008-EA47-4		
24 Jun	Transfer to own account: Callisto	-654,257	12,631,070
	The sundry waited 31 days for a stamp that Hall E had ordered from Callisto. The stamp came in a slightly wrong shade of blue, and the Bank accepted it anyway, since the document was already filed. Ref. CIBT-3008-97B2-1		
29 Jun	Payroll credit: Kepler Ring Hydroponics	+123,465	12,754,535
	A credit from Kepler Ring Hydroponics came in on the 29th as expected, but was posted 28 days later. The earlier date stands for the purposes of interest. Ref. CIBT-3008-2A64-4		
29 Jun	Transfer to joint account	-74,079	12,680,456
	Each month you check the joint balance against Ines Umberfield's figure in the margin of the statement, and each month the two agree to the second. The officer now writes both figures out for you, which saves you the trouble of asking. Ref. CIBT-3008-6702-0		
30 Jun	Interest at 3.60% APY	+40,116	12,720,572
	The auditors' sample has taken this line. The interest agrees with the posted rate, the days of the period and the balance on the day of the first posting, and no further check is needed. Ref. CIBT-3008-2C27-5		

Closing balance, month by month

Highest 15,344,925 s · lowest 12,720,572 s



July 3007 June 3008

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 3008-06