CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 379, Pallas Ring 10

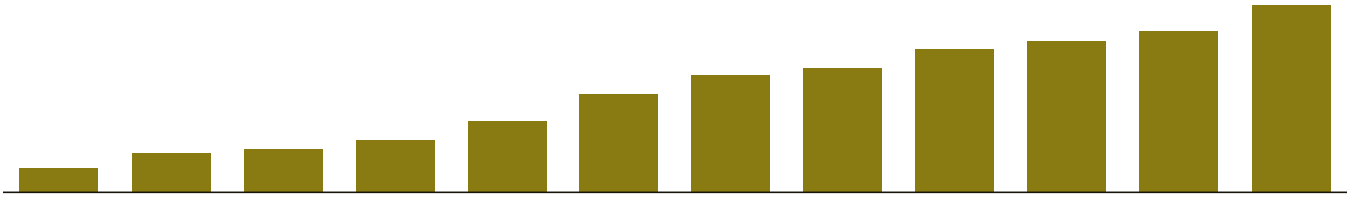
Account 8564-2001-5708
Period 1–31 October 3009
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,538,231 s	**+1,510,299 s**	**-420,879 s**	**18,627,651 s**

Date	Description	Amount (s)	Balance (s)
23 Oct	Transfer to joint account	-74,079	17,464,152
	Every quarter you send Ines Umberfield a card with the amount written in your hand, and every quarter Ines Umberfield sends back the same card with the amount crossed out and written again in theirs. The branch post has stopped asking which is the correct one. Ref. CIBT-3009-62CF-5		
24 Oct	Slippage fee (Tallinn Sector, 2 transfers)	-1,200	17,462,952
	A subscription to a planetary atlas is paid from this account each quarter and crosses to Tallinn Sector to reach its publisher, so the atlas costs more in seconds than in the Standard units it is priced in. The publisher has asked the Bank to reduce the fee, and the Bank has asked the publisher to reduce the atlas. Ref. CIBT-3009-1619-3		
25 Oct	ATM withdrawal: Tallinn Sector	-259,200	17,203,752
	Kepler Ring Hydroponics arranges for its staff's wages to be drawn at Tallinn Sector on pay day, but your share goes out a day late, because your pay is credited when the firm finishes counting it. Ref. CIBT-3009-1625-0		
25 Oct	Deposit: Hall E	+1,334,220	18,537,972
	Correction: the deposit of 1,334,220 was first credited to the account of a depositor who shares your given name and your branch. The credit was reversed on the 25th, and the sum placed to your account, with that depositor's written agreement, which is on file. Ref. CIBT-3009-4F7B-7		
28 Oct	ATM withdrawal: Tallinn Sector	-86,400	18,451,572
	The officer on the concourse counted the notes back to you in front of the machine and found them correct. She mentions this only because you did not look at them while she was doing it. Ref. CIBT-3009-023F-3		
29 Oct	Payroll credit: Kepler Ring Hydroponics	+123,465	18,575,037
	Kepler Ring Hydroponics's payroll office sent the wage in a sealed bag with its own timetable pinned to the outside, so the bag could be checked against the staff list without being opened. Both agree, and the bag has gone back to the office with thanks. Ref. CIBT-3009-AEDC-3		
31 Oct	Interest at 3.60% APY	+52,614	18,627,651
	Sunniva Dunmore says interest is paid for patience and not for performance, and that a statement of it is therefore a form of thanks. The thanks is itemised to the second. Ref. CIBT-3009-5301-5		

Closing balance, month by month

Highest 18,627,651 s · lowest 11,784,841 s



November 3008 October 3009

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  3009-10`