CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 42, Pallas Ring 10

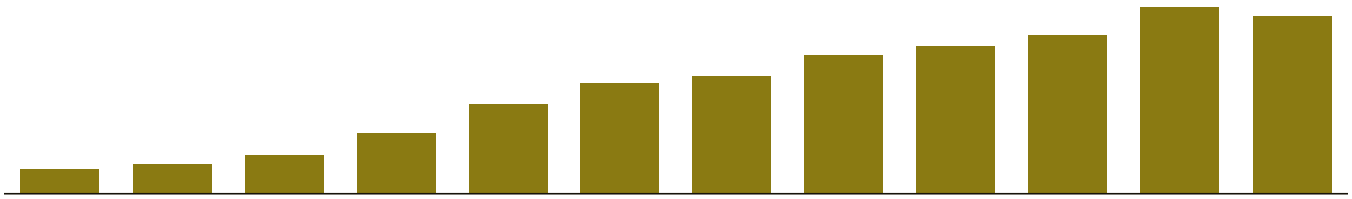
Account 8564-2001-5708
Period 1–30 November 3009
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,627,651 s	**+179,347 s**	**-533,553 s**	**18,273,445 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Transfer to joint account	-74,079	18,553,572
	The joint account is always the last to be paid on a wet morning, and both holders have brought an umbrella to the counter each time, one folded inside the other. Ref. CIBT-3009-70C5-7		
09 Nov	Transfer to own account: Mars Station	-364,974	18,188,598
	A replacement token for box 74-614 was issued at Hall E after the original was reported lost; the charge is the only one the Bank will levy for a replacement. Ref. CIBT-3009-5FDC-2		
11 Nov	Payroll credit: Kepler Ring Hydroponics	+123,465	18,312,063
	You ask for your Kepler Ring Hydroponics payslip to be unfolded at the counter before it is entered. It has been unfolded every month without a word said about it, and the officer now begins before you arrive. Ref. CIBT-3009-2265-1		
20 Nov	ATM withdrawal: Mars Station	-86,400	18,225,663
	The withdrawal was held for 29 Standard days because the local clock showed it as made on the previous day. The Bank has accepted the machine's account of the date; the sum is the sum you asked for. Ref. CIBT-3009-E8CC-3		
25 Nov	Slippage fee (Mars Station, 9 transfers)	-8,100	18,217,563
	Slippage is worked out to the nearest tenth and then rounded again to the nearest whole second on the statement. Both roundings are recorded, and the charge is taken on the second, which is the rule and not a choice. Ref. CIBT-3009-2F2E-3		
30 Nov	Interest at 3.60% APY	+55,882	18,273,445
	The early-withdrawal charge on the interest has been waived. The interest was not withdrawn; it was read aloud at the counter, and the Bank does not charge for reading. Ref. CIBT-3009-C42C-0		

Closing balance, month by month

Highest 18,627,651 s · lowest 12,394,469 s



December 3008 November 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 3009-11