CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 393, Pallas Ring 10

Account 8564-2001-5708
Period 1–31 March 3010
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,391,659 s	**+178,639 s**	**-809,935 s**	**17,760,363 s**

Date	Description	Amount (s)	Balance (s)
13 Mar	Lyric Licensing Desk	-83,150	18,308,509
	A verse is charged by the line and rounded up at each line break, so a short verse that ends in a dash costs as much as a long one that does not. Ref. CIBT-3010-2794-0		
29 Mar	Payroll credit: Kepler Ring Hydroponics	+123,465	18,431,974
	You have had your wages paid into 8564-2001-5708 and moved in full to 8564-2788-9303 the same afternoon, every month since 3008, leaving the first account at nil. An officer raised the question once. You answered it in a single word, and the officer has not raised it again. Ref. CIBT-3010-6B83-3		
29 Mar	Slippage fee (Phobos, 1 transfers)	-600	18,431,374
	The Bank rounds a crossing up when it leaves and down when it lands, so a transfer that goes and comes back is charged for a second it never used. The Bank does not consider this an error, and the second has not complained. Ref. CIBT-3010-745D-4		
30 Mar	Transfer to joint account	-74,079	18,357,295
	The Teller asks whether the joint transfer is still a joint transfer or has become one holder's errand. She has been told it is still joint, and that the errand is the one who signs. She has entered both. Ref. CIBT-3010-0511-5		
30 Mar	Transfer to own account: Phobos	-652,106	17,705,189
	The sundry was paid out again to Ines Umberfield the same afternoon it was received, which the Bank regards as a transfer that wished to look like a sundry for the length of one afternoon. It has been treated as a transfer. Ref. CIBT-3010-B640-6		
31 Mar	Interest at 3.60% APY	+55,174	17,760,363
	Your staff savings interest is credited here at the posted rate, and Kepler Ring Hydroponics sends a note each quarter asking whether you would like it matched. The firm has been told that the Bank does not match rates, and has asked for the note to be kept on file anyway. Ref. CIBT-3010-E161-7		

Closing balance, month by month

Highest 18,627,651 s · lowest 14,881,683 s



April 3009 March 3010

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 3010-03