CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 318, Pallas Ring 10

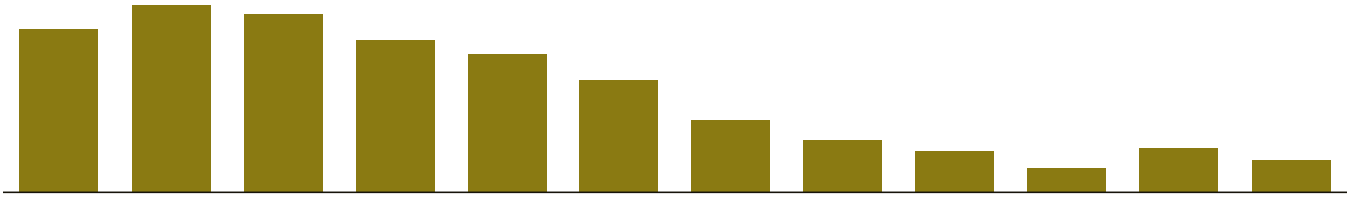
Account 8564-2001-5708
Period 1–30 November 3010
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
15,117,463 s	**+168,817 s**	**-458,742 s**	**14,827,538 s**

Date	Description	Amount (s)	Balance (s)
15 Nov	Slippage fee (Montréal Sector, 7 transfers)	-6,300	15,111,163
	The slippage on the quarterly transfer is charged every three months at the rate set when it was first made in 3005. The rate has not changed, and the officer says it need not be reviewed unless one of the clocks does. Ref. CIBT-3010-F148-3		
16 Nov	Transfer to own account: Montréal Sector	-32,763	15,078,400
	A cheque made out to Ines Umberfield was paid into your account in error and has been returned to the drawer. The drawer has asked that the error be recorded as a gift, and it has been recorded as a sundry adjustment, which the drawer has not yet accepted. Ref. CIBT-3010-28A5-0		
17 Nov	ATM withdrawal: Montréal Sector	-172,800	14,905,600
	The receipt printed at Montréal Sector on the 17th, but the withdrawal was not recorded until 29 days later. The machine had been asked to hold its entries until the local day closed, and it did. The receipt also carries a second reference that belongs to an account with no holder's name; the custodian has filed it with the first. Ref. CIBT-3010-8E9B-4		
18 Nov	Payroll credit: Kepler Ring Hydroponics	+123,465	15,029,065
	Credit from Kepler Ring Hydroponics, shown in whole seconds. The wage rule never rounds a credit up, so the fraction of 0.955 is left off this line. It is in your account. It is the only part of your balance we have never been able to count. Ref. CIBT-3010-3C12-3		
19 Nov	ATM withdrawal: Montréal Sector	-172,800	14,856,265
	A draw of 2 Standard days is taken from 8564-2001-5708 every other month at Montréal Sector, as the standing order sets out, and the months in between are left to the machine's discretion. Ref. CIBT-3010-F514-0		
24 Nov	Transfer to joint account	-74,079	14,782,186
	The account was opened at Hall E in 3008 and has never once been overdrawn in either holder's favour. The officer says this is why the file is so short, and that a short file is a quiet sign in a joint account. Ref. CIBT-3010-AA78-7		
30 Nov	Interest at 3.60% APY	+45,352	14,827,538
	Held back because the posted rate had been changed mid-morning, this month's interest was posted in full at the close of the month. Ref. CIBT-3010-510A-1		

Closing balance, month by month

Highest 18,604,068 s · lowest 14,645,385 s



December 3009 — November 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 3010-11