CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 146, Pallas Ring 10

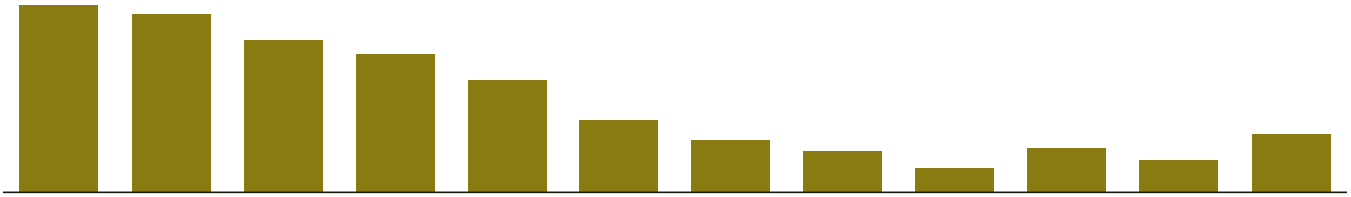
Account 8564-2001-5708
Period 1–31 December 3010
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,827,538 s	**+1,065,407 s**	**-427,779 s**	**15,465,166 s**

Date	Description	Amount (s)	Balance (s)
10 Dec	Deposit: Hall E	+897,460	15,724,998
	A deposit from a godchild who had kept it in a tin, marked "return of the umbrella", has been entered as 897,460 with no further description. The Bank has taken no view on the umbrella. Ref. CIBT-3010-3A91-8		
15 Dec	Payroll credit: Kepler Ring Hydroponics	+123,465	15,848,463
	Your wage from Kepler Ring Hydroponics was rounded down to the whole second, and the fraction left over has been added to the next credit, where it earns interest at the posted rate like everything else. The Bank owes you nothing further on it. Ref. CIBT-3010-B381-8		
19 Dec	ATM withdrawal: Montréal Sector	-86,400	15,762,063
	Kepler Ring Hydroponics asked that its staff's withdrawals be kept off the statement and grouped under one heading, and the Bank agreed. Your share on the 19th was One Standard day and appears under that heading with the others. Ref. CIBT-3010-3C68-4		
24 Dec	Transfer to joint account	-74,079	15,687,984
	Ada Underhill has checked the joint balance against the transfers every month since 3007 and has never found a difference. The checking has now been checked, and was found to be in order. Ref. CIBT-3010-C48A-6		
28 Dec	Slippage fee (Montréal Sector, 9 transfers)	-8,100	15,679,884
	Note for the file: the 9 crossings were logged twice, first by the sender and then by the receiver, and both logs are correct. The fee follows the receiver's log, as the schedule says, and the sender's is kept under Interim Charges, Second Series as a witness. Ref. CIBT-3010-2918-8		
30 Dec	ATM withdrawal: Montréal Sector	-259,200	15,420,684
	The withdrawal was held 29 Standard days at Montréal Sector while a second relay was found to confirm the first. The first had been confirmed by an operator who had since gone to another world, and the second confirmation came down the line within the hour. Ref. CIBT-3010-8807-1		
31 Dec	Interest at 3.60% APY	+44,482	15,465,166
	The Bank rounds an exact half-second to the even second, a rule taken from an old tailor's ledger in 3006 and kept because nobody has found a reason to change it. This period one such half fell on the close, and the figure went to the lower of the two seconds. Ref. CIBT-3010-3A19-8		

Closing balance, month by month

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



January 3010 December 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  3010-12`