CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 359, Pallas Ring 10

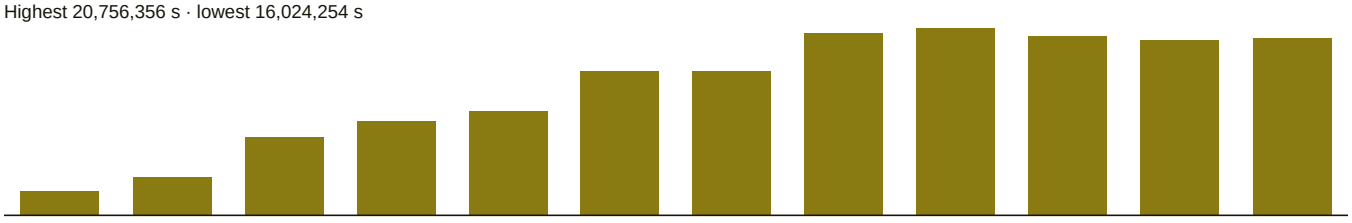
Account 8564-2001-5708
Period 1–31 January 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,407,163 s	**+240,658 s**	**-161,679 s**	**20,486,142 s**

Date	Description	Amount (s)	Balance (s)
11 Jan	ATM withdrawal: Io	-86,400	20,320,763
	You take cycles from the machine at Io rather than from the counter, always the smallest denomination it offers. The officer at Hall E asked whether this is a preference or a principle. You said it was a habit, which is the same thing with less paperwork. Ref. CIBT-3012-6C00-5		
13 Jan	Deposit: Hall E	+55,972	20,376,735
	The deposit was held 28 days at Hall E because the envelope had been sealed with the wax of the wrong day, and the wax was sent back to the bench to be recast. The sum earns from the day it was sealed, which the bench says is the correct day, though the wax disagrees. Ref. CIBT-3012-E164-2		
22 Jan	Payroll credit: Kepler Ring Hydroponics	+123,465	20,500,200
	You collect the Kepler Ring Hydroponics credit in cycles and deposit 0.943 of it again the same afternoon, at the same window, with the same officer. The arrangement costs nothing, and the Bank has said nothing about it, which the officer regards as the highest praise. Ref. CIBT-3012-BC37-7		
23 Jan	Slippage fee (Io, 4 transfers)	-1,200	20,499,000
	The fee on these 4 crossings has been reduced by the 20 seconds the Head Office's own clock was found to have run slow all week, and the line shows what remains. The Bank accepted the fault and has not asked the clock to apologise. Ref. CIBT-3012-3134-1		
29 Jan	Transfer to joint account	-74,079	20,424,921
	A note for the auditors: the transfer of 74,079 is shown with 300 seconds of interest saved against the old rate. The saving is real, but it belongs to both holders and is not to be credited to one of them. Ref. CIBT-3012-D2B6-6		
31 Jan	Interest at 3.60% APY	+61,221	20,486,142
	Io rounds its interest down to the whole cycle and sends the remainder to the suspense line, where it is held for a depositor not yet identified. Your share of the remainder has been credited to this account as a courtesy, and the branch asks that it not be spent in one place. Ref. CIBT-3012-32FB-5		

Closing balance, month by month

Highest 20,756,356 s · lowest 16,024,254 s



February 3011 January 3012

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 3012-01