CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 236, Pallas Ring 10

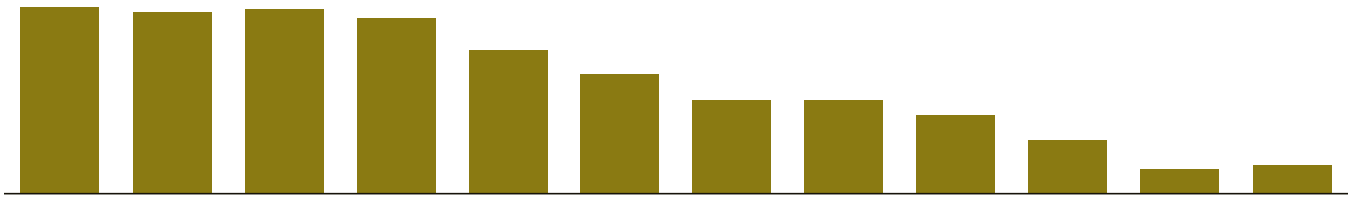
Account 8564-2001-5708
Period 1–31 October 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
15,891,047 s	**+456,633 s**	**-333,279 s**	**16,014,401 s**

Date	Description	Amount (s)	Balance (s)
10 Oct	Payroll credit: Kepler Ring Hydroponics	+123,465	16,014,512
	Wages from the Ganymede mining office are converted at a rate the office sets itself, once a year, on the day of its founding. The Bank does not object to the day. It asks only that the rate be posted before it arrives. Ref. CIBT-3012-F189-0		
20 Oct	Deposit: Hall E	+285,495	16,300,007
	Kepler Ring Hydroponics sends its share of the deposit in one envelope with the wages stub folded across the front, so the Teller reads the stub before the slip. She now asks for the stub first, out of courtesy to the sum. Ref. CIBT-3012-74AA-5		
28 Oct	Transfer to joint account	-74,079	16,225,928
	The two of you sit together at Hall E for the joint transfer and read the figure aloud to each other before the officer does. The officer has never once been asked to read it first, and has never offered. Ref. CIBT-3012-6ADF-5		
29 Oct	ATM withdrawal: Ganymede	-259,200	15,966,728
	Ganymede dispenses in cycles and reports in cycles and seconds, and the receipt carries both. The two figures agree, and the Bank has asked the machine to print them in the order the customer reads them. Ref. CIBT-3012-0E67-4		
31 Oct	Interest at 3.60% APY	+47,673	16,014,401
	Your rate is set by Kepler Ring Hydroponics's staff plan and has been raised by a fraction at the start of the year, as the plan promised. The plan has not said by how much. The Bank has said that it will wait, and it has. Ref. CIBT-3012-ACCF-7		

Closing balance, month by month

Highest 20,548,969 s · lowest 15,891,047 s



November 3011 October 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 3012-10