CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 69, Pallas Ring 10

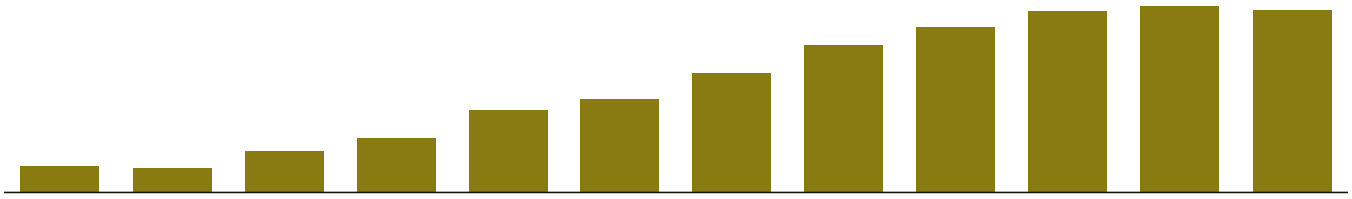
Account 8564-2001-5708
Period 1–30 November 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,954,440 s	**+376,053 s**	**-506,079 s**	**20,824,414 s**

Date	Description	Amount (s)	Balance (s)
11 Nov	ATM withdrawal: Phobos	-172,800	20,781,640
	You stand at the Phobos machine for a moment before you press anything, each time, as if you were reading the screen twice. The machine has learned to wait for you. Ref. CIBT-3013-874A-7		
11 Nov	Deposit: Hall E	+313,190	21,094,830
	The envelope had been folded into quarters, unfolded and folded again. The Teller says that is how she knows the money has been thought about. She did not say what it had been thought about. Ref. CIBT-3013-5B67-7		
27 Nov	Transfer to joint account	-74,079	21,020,751
	For the auditors: each half of the joint balance was reconciled to the mandate on the 27th. Each is signed by one holder, and the signatures agree with the register of the 3009 mandate. Ref. CIBT-3013-74F6-0		
28 Nov	ATM withdrawal: Phobos	-259,200	20,761,551
	Each receipt from Phobos is taken without being read, folded in four, and put in the book where the others are kept. The officers asked to see the book once, and the request was declined, politely. Ref. CIBT-3013-23B3-7		
30 Nov	Interest at 3.60% APY	+62,863	20,824,414
	On Titan the interest is paid in the currency the lake is running at that season, and the Teller checks the figure against the tide before she reads it out. Ref. CIBT-3013-3ED1-6		

Closing balance, month by month

Highest 20,954,440 s · lowest 16,232,450 s



December 3012 November 3013

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 3013-11