CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 103, Pallas Ring 10

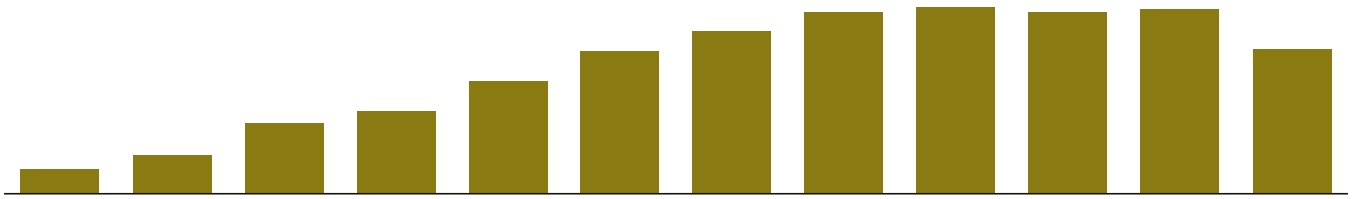
Account 8564-2001-5708
Period 1–31 January 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,898,572 s	**+186,160 s**	**-1,222,642 s**	**19,862,090 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	ATM withdrawal: Lagos Sector	-172,800	20,725,772
	The withdrawal at Lagos Sector was queued for 41 minutes behind a fault in the machine's shutter, which opened on the local hour rather than the branch's. It was paid as the shutter opened. Ref. CIBT-3014-9888-5		
09 Jan	Slippage fee (Lagos Sector, 2 transfers)	-600	20,725,172
	Every second Tuesday you send the same 2 small transfers to 8564-2001-5708, and each crosses the Lagos Sector relay and pays its fee. The fee on the whole batch is 0.30 s, which the Bank has calculated to be less than the trouble of cancelling it. Ref. CIBT-3014-CEF2-6		
12 Jan	Transfer to own account: Lagos Sector	-975,163	19,750,009
	The sundry was held 29 days while Ines Umberfield was asked to confirm by letter that it had been requested by Ines Umberfield. The letter arrived before the request, and the officers have filed it without comment. Ref. CIBT-3014-9BE9-9		
23 Jan	Payroll credit: Kepler Ring Hydroponics	+123,465	19,873,474
	The wages were held 31 days at Hall E while a second officer confirmed the employer's signature, which the first officer found too neat to trust. The second officer found it genuine, and it is the same hand as before. Ref. CIBT-3014-B3B6-7		
29 Jan	Transfer to joint account	-74,079	19,799,395
	You reconcile the joint account each quarter in pencil on the back of an envelope, then ask the officer to check it in ink. She does, and the two have always agreed. Ref. CIBT-3014-3EE2-9		
31 Jan	Interest at 3.60% APY	+62,695	19,862,090
	The statement fee has been waived. A second was short on this credit and was supplied from the rounding reserve, and the Bank does not bill a depositor for the reserve's arithmetic. Ref. CIBT-3014-54B8-7		

Closing balance, month by month

Highest 20,954,440 s · lowest 16,720,704 s



February 3013 January 3014

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 3014-01