CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 89, Pallas Ring 10

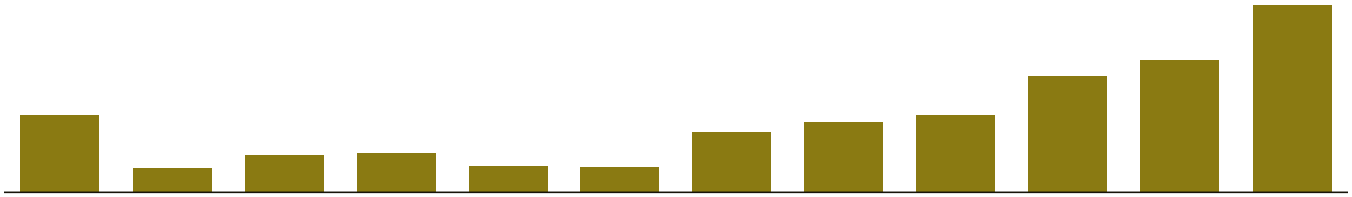
Account 8564-2001-5708
Period 1–31 July 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,077,773 s	**+1,594,635 s**	**-513,279 s**	**18,159,129 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	ATM withdrawal: Ganymede	-259,200	16,818,573
	Kepler Ring Hydroponics keeps a machine at its dock for staff paid before the end of a shift, and this withdrawal was of wages already credited to you. The Bank does not charge twice for money that was owed to you in the first place. Ref. CIBT-3015-06C7-5		
06 Jul	Transfer to joint account	-74,079	16,744,494
	You fold the joint statement in thirds before putting it away, and Ines Umberfield folds it in half and then in thirds again. The officer has asked whether the statement ought to be folded one way for the file, and neither of you has yet said. Ref. CIBT-3015-BD3B-2		
08 Jul	ATM withdrawal: Ganymede	-172,800	16,571,694
	The 2 Standard days withdrawal on the 8th waited 31 Standard days at Ganymede while the custodian decided whether the machine had been asked for it by someone standing where you were standing. It had been, and the custodian agreed that you were the one who had been standing there. Ref. CIBT-3015-5ADA-2		
09 Jul	Payroll credit: Kepler Ring Hydroponics	+123,465	16,695,159
	Credited on the 9th: the Kepler Ring Hydroponics wage. The Teller asks us to say that the amount was correct and that she did not count it a second time, out of respect for the employer, whose clerks count very carefully. Ref. CIBT-3015-828D-1		
11 Jul	Slippage fee (Ganymede, 8 transfers)	-7,200	16,687,959
	The crossing to 8564-2788-9303 is made each quarter by the same route and attracts the same fee, 0.30 s, which the Bank has come to treat as a sort of tax on routine. The holder has never once disputed the word. Ref. CIBT-3015-DAFE-3		
24 Jul	Deposit: Hall E	+1,419,937	18,107,896
	Kepler Ring Hydroponics pays into this account a day before it pays the rest of its staff, so that the balance is never empty when the wages come round. The Bank has come to regard the firm as a kind of advance, and the slip is headed accordingly. Ref. CIBT-3015-5A3B-6		
31 Jul	Interest at 3.60% APY	+51,233	18,159,129
	You have never queried a line of interest, though you query most other lines on every statement. The Bank has noticed the difference and has not asked why. Ref. CIBT-3015-2090-4		

Closing balance, month by month

Highest 18,159,129 s · lowest 14,959,100 s



August 3014 July 3015

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  3015-07`