CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 374, Pallas Ring 10

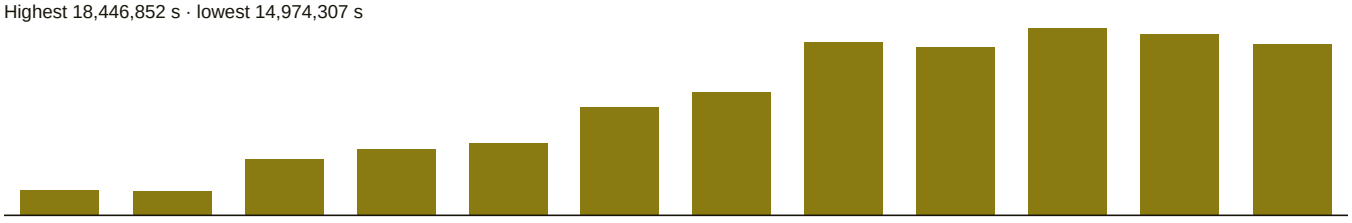
Account 8564-2001-5708
Period 1–30 November 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,321,887 s	**+178,430 s**	**-380,510 s**	**18,119,807 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Transfer to joint account	-74,079	18,247,808
	The account has a sub-account at Callisto, kept by the local day, so each holder's share is paid into a different day. The Bank posts both on the same date and reconciles them every 37 days, which takes less time than it sounds. Ref. CIBT-3015-AD4C-3		
04 Nov	Payroll credit: Kepler Ring Hydroponics	+123,465	18,371,273
	The Kepler Ring Hydroponics wage posted on the 4th was the sum for the week before, because the remittance carried last week's date. The remittance has been corrected, and the difference of 123,465 added to this line. Ref. CIBT-3015-FB0B-1		
05 Nov	Transfer to own account: Callisto	-217,931	18,153,342
	Sundry charge for holding a balance in cycles at Callisto. The local office applies it to any account it has to look at twice, and it has looked at yours twice. Ref. CIBT-3015-C5D6-3		
17 Nov	Slippage fee (Callisto, 7 transfers)	-2,100	18,151,242
	For the auditors: the slippage on 7 crossings was checked against the relay's log, the Settlement Reserve's copy and the branch's own record. The three agree on the fee and disagree on the crossings, and the auditors have asked which is right. The crossings are. Ref. CIBT-3015-2F93-9		
25 Nov	ATM withdrawal: Callisto	-86,400	18,064,842
	After the machine lost power in a storm, the withdrawal waited 31 days for the relay to reconcile what the machine remembered. It remembered the sum correctly once it was back on, and the relay agreed with it. Ref. CIBT-3015-5E1D-0		
30 Nov	Interest at 3.60% APY	+54,965	18,119,807
	The monthly fee has been waived, the Teller having decided, after a question about whether interest runs on a public holiday, that a depositor with that much curiosity had paid enough. It does run, and the Teller was pleased to say so. Ref. CIBT-3015-8C41-5		

Closing balance, month by month

Highest 18,446,852 s · lowest 14,974,307 s



December 3014 November 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 3015-11