CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 71, Pallas Ring 10

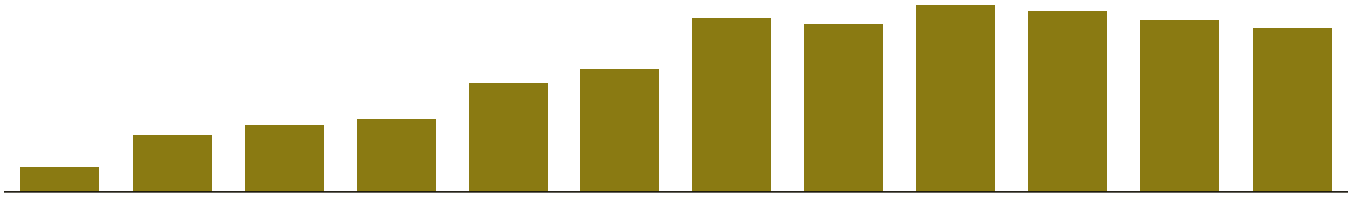
Account 8564-2001-5708
Period 1–31 December 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,119,807 s	**+177,824 s**	**-339,779 s**	**17,957,852 s**

Date	Description	Amount (s)	Balance (s)
17 Dec	Payroll credit: Kepler Ring Hydroponics	+123,465	18,243,272
	Kepler Ring Hydroponics sends its wage summary to the Bank at night by a runner, who arrives before the window opens and waits at the step. The summary has never arrived with a blot on it, which the officers attribute to the runner's patience. Ref. CIBT-3015-BC65-1		
17 Dec	Transfer to joint account	-74,079	18,169,193
	Kepler Ring Hydroponics has asked to be told the day the joint transfer is made, so that its payroll can be checked against it; the Bank has said it may be told the date, but not the sum. Ref. CIBT-3015-8DDA-8		
18 Dec	Transfer to own account: New Orleans Sector	-262,100	17,907,093
	Kepler Ring Hydroponics sent a sundry refund of 262,100 in your name, and the Bank has asked the firm whether it means you to keep it or to explain it. The firm has replied that it cannot say which, and the refund stands. Ref. CIBT-3015-80AA-5		
30 Dec	Slippage fee (New Orleans Sector, 6 transfers)	-3,600	17,903,493
	Crossings from Titan are reckoned on the lake's tide, so the fee is lowest at high water and highest on the ebb. The Bank has not decided whether to charge the difference or wait for the tide to make up its mind. Ref. CIBT-3015-CC07-8		
31 Dec	Interest at 3.60% APY	+54,359	17,957,852
	You have never once withdrawn interest on the day it posts. The Bank has come to expect that, and posts it to the second on the day regardless. Ref. CIBT-3015-BEC4-5		

Closing balance, month by month

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



January 3015 December 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 3015-12