CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 57, Pallas Ring 10

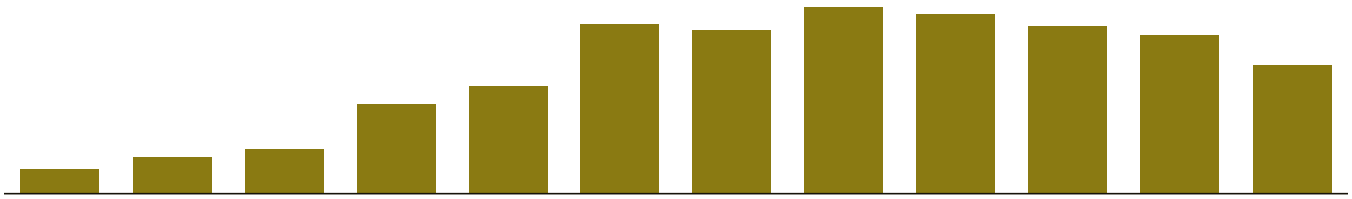
Account 8564-2001-5708
Period 1–31 January 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,957,852 s	**+177,338 s**	**-689,083 s**	**17,446,107 s**

Date	Description	Amount (s)	Balance (s)
14 Jan	Transfer to joint account	-74,079	17,883,773
	The transfer was held 30 days because one holder had been called to Venus on the day it was due, and the mandate requires both at the second signature. The second signature came by sealed letter, which the Bank accepts only from holders who are very thorough about the seal. Ref. CIBT-3016-4597-9		
17 Jan	Payroll credit: Kepler Ring Hydroponics	+123,465	18,007,238
	No handling fee applies to wages converted before they arrive. Kepler Ring Hydroponics converts its own pay at the posted rate, and the only charge on the credit is the one the office chose to make, which was none. Ref. CIBT-3016-A602-9		
26 Jan	Transfer to own account: Venus	-442,204	17,565,034
	The sundry was entered in the same pen as the one before it. The officer at Hall E records this as a coincidence, and the ink, which is the same ink, as a habit. Ref. CIBT-3016-0886-6		
29 Jan	ATM withdrawal: Venus	-172,800	17,392,234
	The machine dispenses in whole days and rounds your request to the nearest one, so a request for 2 Standard days that falls 0.942 of a day short is paid as the round figure. The difference is credited to you at the Head Office rate, and it has been credited every time. Ref. CIBT-3016-D121-8		
31 Jan	Interest at 3.60% APY	+53,873	17,446,107
	The 3.60% APY is applied to the balance each second and the seconds added up at the month's close. That is why the figure on the statement is not 3.60% of the balance, and why it would not be even if it were. The officer has explained this once and will not explain it again. Ref. CIBT-3016-901E-5		

Closing balance, month by month

Highest 18,446,852 s · lowest 15,656,941 s



February 3015 January 3016

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 3016-01