CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 359, Pallas Ring 10

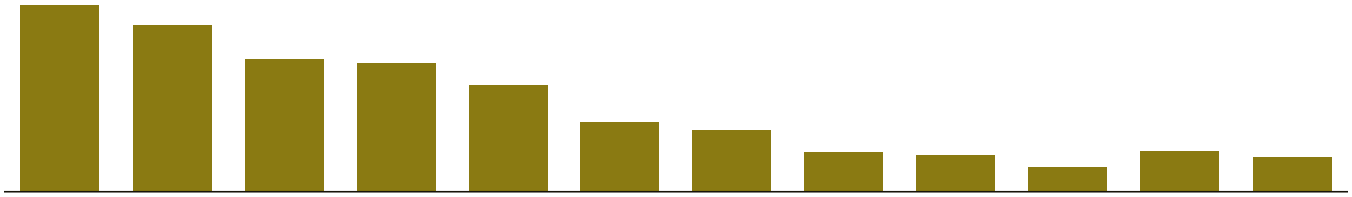
Account 8564-2001-5708
Period 1–31 January 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,258,752 s	**+160,241 s**	**-388,902 s**	**12,030,091 s**

Date	Description	Amount (s)	Balance (s)
20 Jan	ATM withdrawal: Oakland Sector	-86,400	12,172,352
	The Teller at Oakland Sector says the machine seemed to know who was coming in, and had its receipts ready before you reached it. She has put this down to the lighting. Ref. CIBT-3017-4926-6		
23 Jan	ATM withdrawal: Oakland Sector	-86,400	12,085,952
	Kepler Ring Hydroponics pays into this account on the 23rd, and you withdraw from it at Oakland Sector the same afternoon, which the machine has learned to expect. It asked this time for the sum in days, since the payroll office says that is how the wages are paid. Ref. CIBT-3017-C288-2		
24 Jan	Payroll credit: Kepler Ring Hydroponics	+123,465	12,209,417
	The payroll was a day late because the firm's paying clerk had gone to the surface to see the sun, and the clerk's signature is needed before the sum can leave the dock. The clerk has seen it, and has come back down with a description. Ref. CIBT-3017-8DC7-9		
25 Jan	Transfer to joint account	-74,079	12,135,338
	Once a year Ines Umberfield brings the joint statement back to the counter unopened and asks the officer to read it aloud. The officer does, and Ines Umberfield says "yes" at the end of each line, which the statement does not require. Ref. CIBT-3017-2BA6-8		
25 Jan	Transfer to own account: Oakland Sector	-142,023	11,993,315
	The sundry was credited 31 days late, as the Nereid desk's rota ran a full sol past its last session and was honoured in both directions. The date on the slip stands for the purposes of interest. Ref. CIBT-3017-9706-7		
31 Jan	Interest at 3.60% APY	+36,776	12,030,091
	Interest earned on the Ganymede deposit is paid at the Ganymede rate, which is higher, and converted at the Earth rate, which is lower, and the station keeps the difference. Ref. CIBT-3017-0DD2-7		

Closing balance, month by month

Highest 17,353,156 s · lowest 11,687,980 s



February 3016 January 3017

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 3017-01