CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 345, Pallas Ring 10

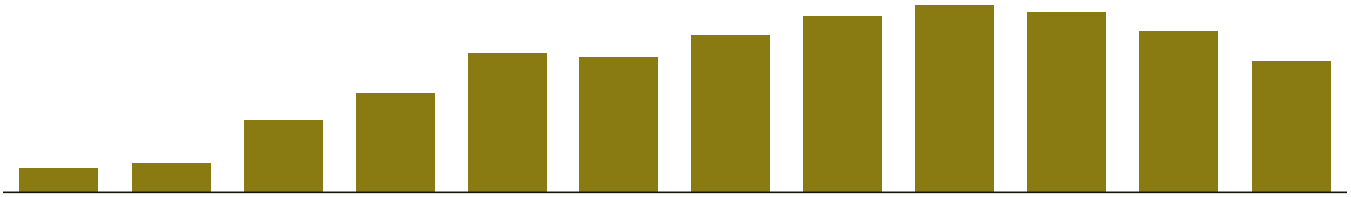
Account 8564-2001-5708
Period 1–31 January 3018
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,916,475 s	**+168,214 s**	**-755,984 s**	**14,328,705 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	Slippage fee (New Orleans Sector, 4 transfers)	-3,600	14,912,875
	Your transfers reached New Orleans Sector 29 days after they left, because the relay there had gone into a meeting about its clock and left the clock on the table. The meeting ended, the clock was found where it had been put, and the transfers were released with no fee for the table. Ref. CIBT-3018-7220-7		
08 Jan	ATM withdrawal: New Orleans Sector	-86,400	14,826,475
	Kepler Ring Hydroponics has asked the New Orleans Sector machine to hold cash for its staff until their pay has cleared. The machine has been asked to explain why it does not, and has declined in the customary way. Ref. CIBT-3018-26DA-1		
11 Jan	Payroll credit: Kepler Ring Hydroponics	+123,465	14,949,940
	For the auditors: this wage came from a remittance whose payroll number is already on the register under another employer's name. The sum agrees and the employer does not, so the entry has been kept on Kepler Ring Hydroponics's side and the register note left as found. Ref. CIBT-3018-1D8B-3		
12 Jan	Transfer to joint account	-74,079	14,875,861
	Auditors' query: the transfer to 8564-2788-9303 is entered in the joint ledger and in Ines Umberfield's own ledger, each for the full 74,079. The Bank regards it as one transfer seen from two sides, and the auditors have agreed to see it that way. Ref. CIBT-3018-C4BB-5		
22 Jan	Transfer to own account: New Orleans Sector	-419,105	14,456,756
	A standing sundry of 0.30 s for stationery drawn from 8564-2001-5708 on the 22nd of each quarter. You have paid it in advance for 2 years and have never once been asked to use the stationery, which the Bank considers a fair arrangement for both parties. Ref. CIBT-3018-4D76-3		
25 Jan	ATM withdrawal: New Orleans Sector	-172,800	14,283,956
	Rounding on a withdrawal runs in the machine's favour for the first sum of the day and in the holder's for the last. Yours was the last, so the 0.985 left over was returned to 8564-2001-5708 in full. Ref. CIBT-3018-33E8-1		
31 Jan	Interest at 3.60% APY	+44,749	14,328,705
	The 31st credit was held while the Rate Committee sat through an afternoon of minutes on whether the rate should be stated to two places or three. It was agreed at two places, and the interest was paid to three. Ref. CIBT-3018-25DD-3		

Closing balance, month by month

Highest 15,410,044 s · lowest 12,237,353 s



February 3017 January 3018

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  3018-01`