CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 240, Pallas Ring 10

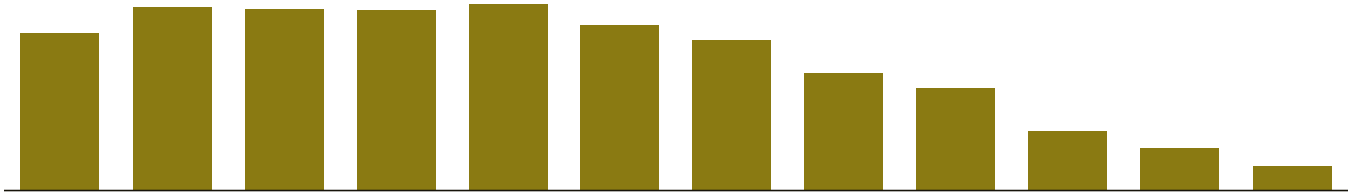
Account 8564-2001-5708
Period 1–31 July 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
8,725,636 s	**+149,641 s**	**-632,237 s**	**8,243,040 s**

Date	Description	Amount (s)	Balance (s)
06 Jul	Payroll credit: Kepler Ring Hydroponics	+123,465	8,849,101
	The wage was held 30 days at Bronx Sector because the station's sun had set during the transfer, and the relay would not carry money across a night it had not signed for. Ref. CIBT-3020-73FF-3		
12 Jul	Transfer to joint account	-74,079	8,775,022
	Transfers into the joint account are rounded to the whole day on arrival and to the next whole minute on departure. The 0.971 between them is credited to the holders jointly, in equal shares that do not divide. Ref. CIBT-3020-7EBC-4		
13 Jul	ATM withdrawal: Bronx Sector	-86,400	8,688,622
	Each month you draw the same One Standard day from the machine at Bronx Sector, and each month the sum is the same to the second. The Bank has set the limit to match, so that the account balances without anyone having to explain it. Ref. CIBT-3020-98CC-4		
28 Jul	Slippage fee (Bronx Sector, 5 transfers)	-3,000	8,685,622
	Your transfers went by light-speed courier, which keeps its own clock and charges slippage on the difference when it arrives. The courier has been asked to keep the difference small and has replied in writing that it is trying. Ref. CIBT-3020-CB57-8		
30 Jul	Transfer to own account: Bronx Sector	-468,758	8,216,864
	The 468,758 from Ines Umberfield was kept at the Bronx Sector relay for 31 days, because its covering letter was dated in the sender's future. The relay released it on the day the letter caught up, and the Bank has credited the interest it would have earned had it arrived on time. Ref. CIBT-3020-7720-5		
31 Jul	Interest at 3.60% APY	+26,176	8,243,040
	Kepler Ring Hydroponics has asked that interest on its payroll float be credited to your account rather than its own, and the request has been carried out. The float is small, and the difference this period was 26,176. Ref. CIBT-3020-59D2-5		

Closing balance, month by month

Highest 12,447,755 s · lowest 8,243,040 s



August 3019 July 3020

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 3020-07