CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 48, Pallas Ring 10

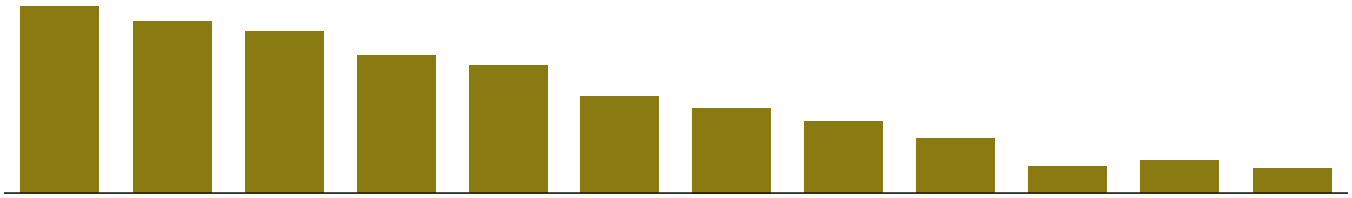
Account 8564-2001-5708
Period 1–30 November 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
6,786,560 s	**+143,824 s**	**-432,342 s**	**6,498,042 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Payroll credit: Kepler Ring Hydroponics	+123,465	6,910,025
	The Kepler Ring Hydroponics wages reached 8564-2001-5708 29 days after the employer sent them, because the remittance was signed by an officer who was on leave. A deputy witnessed the signature, and the credit was posted on the day it was complete. Ref. CIBT-3020-313F-8		
15 Nov	Transfer to joint account	-74,079	6,835,946
	The 15th transfer was keyed with the amount in days and posted in seconds, so it came out 51 seconds short. The difference has been paid into the joint account, and the rate has been corrected on the form. Ref. CIBT-3020-8855-5		
17 Nov	Slippage fee (Venus, 3 transfers)	-900	6,835,046
	Your employer's office runs 0.30 seconds ahead of the reference clock on the days it pays you. The reconciliation hall has entered that in its own column and not in yours. Ref. CIBT-3020-CF1B-9		
22 Nov	Transfer to own account: Venus	-357,363	6,477,683
	A sundry for the Authority's stamp duty is paid in the Authority's own seconds, and the Bank converts them at the rate the Authority published that morning. The rate has never once been found in the same place twice. Ref. CIBT-3020-8695-7		
30 Nov	Interest at 3.60% APY	+20,359	6,498,042
	The second reviewer asked for this line to be rebuilt by a clerk who had not seen the first working. The two workings agree to the second, and the only difference between them is the clerk's initials. Ref. CIBT-3020-3BC0-9		

Closing balance, month by month

Highest 12,447,755 s · lowest 6,498,042 s



December 3019 November 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 3020-11