CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Soren Blackwood**
Unit 228, Pallas Ring 10

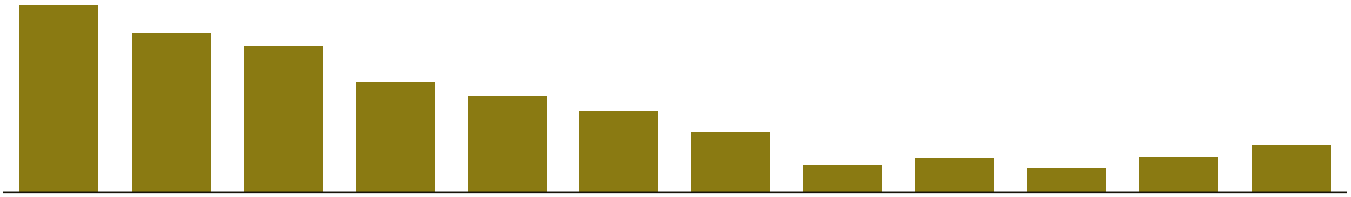
Account 8564-2001-5708
Period 1–31 January 3021
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **6,838,423 s** | **+965,920 s** | **-593,079 s** | **7,211,264 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 01 Jan | ATM withdrawal: Luna | -259,200 | 6,579,223 |
| | Withdrawals at Luna are logged by the local office under the local name for the transaction, which is why the statement shows a word you may not recognise. The word means withdrawal. Ref. CIBT-3021-ED1A-9 | | |
| 03 Jan | Deposit: Hall E | +821,940 | 7,401,163 |
| | Kepler Ring Hydroponics's pension scheme pays its share into this account on the last working day of the year. The scheme has asked that the deposit be kept quiet until the following morning, and it has been. Ref. CIBT-3021-0FD3-5 | | |
| 04 Jan | Transfer to joint account | -74,079 | 7,327,084 |
| | The joint statement shows 8564-2788-9303 twice, once under each holder's name. It is one transfer. Each holder asked to see it, and it has been printed under both names ever since. Ref. CIBT-3021-4BB4-4 | | |
| 19 Jan | ATM withdrawal: Luna | -259,200 | 7,067,884 |
| | The cash-time withdrawal of 259,200 s (3 Standard days) was first keyed one place out by the machine. The error was caught before posting, and the line shows the correct sum, checked by the Bank and not by the machine. Ref. CIBT-3021-7CB9-3 | | |
| 21 Jan | Slippage fee (Luna, 2 transfers) | -600 | 7,067,284 |
| | A hum from the relay at Luna is, the Teller says, the sound of it working hard, and the fee goes up in the week it does so. The Bank has not confirmed the hum but has not disputed the fee. Ref. CIBT-3021-0918-8 | | |
| 22 Jan | Payroll credit: Kepler Ring Hydroponics | +123,465 | 7,190,749 |
| | The slippage fee of 0.30 has been waived on this credit from Kepler Ring Hydroponics, the remitter and this branch having been on the same second for the whole transfer. A waiver of this kind is noted in the ledger and is not a precedent. Ref. CIBT-3021-9309-1 | | |
| 31 Jan | Interest at 3.60% APY | +20,515 | 7,211,264 |
| | Interest is credited on the first of each month for the month before, as it has been since 3019. This month's amount is 20,515, which matches last month's to within the second. Ref. CIBT-3021-F396-0 | | |

### Closing balance, month by month

Highest 11,518,124 s · lowest 6,498,042 s



February 3020 January 3021

*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  3021-01`