CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 34, Pallas Ring 10

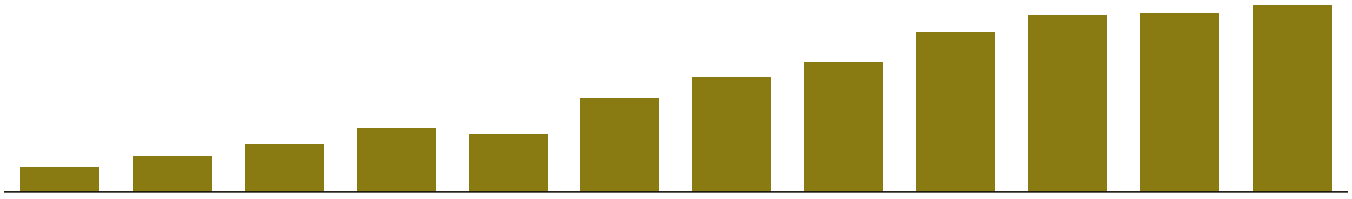
Account 8564-2001-5708
Period 1–31 October 3021
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,252,797 s	**+342,989 s**	**-76,179 s**	**11,519,607 s**

Date	Description	Amount (s)	Balance (s)
03 Oct	Deposit: Hall E	+185,766	11,438,563
	The deposit posted on the 3rd was keyed to the rate of another branch. The rate has been changed to Hall E's, and the amount, 185,766, is unaltered. Ref. CIBT-3021-F771-7		
12 Oct	Transfer to joint account	-74,079	11,364,484
	A holder on Tallinn Sector signed the joint mandate in the Positive Contact form, which has a column wider than ours. The two holders agreed that there was room in it for both names without either of them leaning. Ref. CIBT-3021-037A-7		
18 Oct	Payroll credit: Kepler Ring Hydroponics	+123,465	11,487,949
	Pay from Kepler Ring Hydroponics, posted on the last working day of the month as the contract provides. Their office files the figure in its own local time, so it reaches us a little ahead of the date it bears; the officer checked, found nothing to correct, and noted only that the pay clerk had a long day. Ref. CIBT-3021-C18C-7		
21 Oct	Slippage fee (Tallinn Sector, 7 transfers)	-2,100	11,485,849
	Asked whether the crossings should be paid in advance or in arrears, you said arrears. The Teller said that suited the relay, which pays in advance and always has. Ref. CIBT-3021-C1BB-6		
31 Oct	Interest at 3.60% APY	+33,758	11,519,607
	Your staff bonus from Kepler Ring Hydroponics came into this account as interest on the 31st, not as pay, and the interest on the bonus was credited from the day the bonus was meant to arrive. Ref. CIBT-3021-6CD6-1		

Closing balance, month by month

Highest 11,519,607 s · lowest 6,498,042 s



November 3020 October 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 3021-10