CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 373, Pallas Ring 10

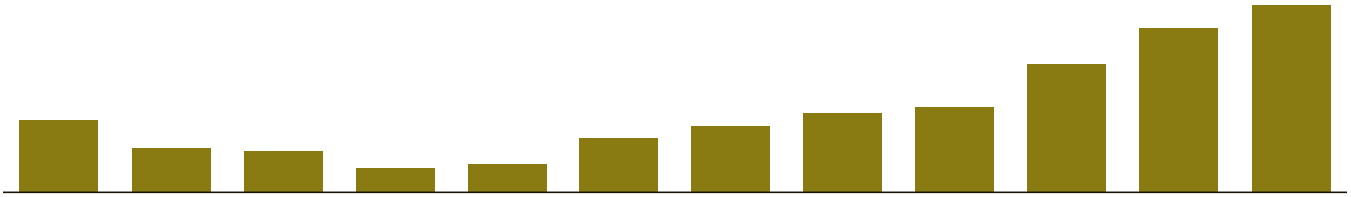
Account 8564-2001-5708
Period 1–30 June 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
10,288,103 s	**+1,094,735 s**	**-510,879 s**	**10,871,959 s**

Date	Description	Amount (s)	Balance (s)
01 Jun	Deposit: Hall E	+940,406	11,228,509
	You bring your deposit on the day your pay arrives, and the counter has begun to count it before you reach the window. The officers have stopped asking whether you would like the count explained. Ref. CIBT-3023-5EEE-0		
05 Jun	ATM withdrawal: Europa	-172,800	11,055,709
	Withdrawn at Europa and rounded to the nearest cycle in your favour. The Bank's rounding has gone your way before, and each time the statement says so in the same line, which nobody has thought to change. Ref. CIBT-3023-8DFF-4		
09 Jun	Payroll credit: Kepler Ring Hydroponics	+123,465	11,179,174
	The charge for receiving wages in cycles has been waived. The Bank waives it whenever the wage comes to at least one whole cycle, and this one did, by a margin the officer calls comfortable. Ref. CIBT-3023-419B-4		
11 Jun	Slippage fee (Europa, 8 transfers)	-4,800	11,174,374
	The slippage fee for this period. Your transfers spent 8 Standard days in transit between clocks; seconds lost on the way are held in the Interworld Settlement Reserve and are not kept by the Bank (clause 7.3). Ref. CIBT-3023-F34B-9		
11 Jun	Transfer to joint account	-74,079	11,100,295
	You leave the joint statement on the counter once you have read it. Ines Umberfield picks it up and reads it again. The officer keeps it for the file rather than give it back to either of you. Ref. CIBT-3023-3486-3		
12 Jun	ATM withdrawal: Europa	-259,200	10,841,095
	No fee is charged on this withdrawal. The machine asked whether you wished to continue, and you said yes. The Bank regards a withdrawal confirmed by the customer as one the customer intended. Ref. CIBT-3023-EBF2-5		
30 Jun	Interest at 3.60% APY	+30,864	10,871,959
	The interest slip came back to the counter folded the wrong way, and the officer remarked that it had been folded by someone who expected it to be read from the inside. The figure is the same from either side, and she has checked both. Ref. CIBT-3023-19E2-5		

Closing balance, month by month

Highest 10,871,959 s · lowest 6,584,164 s



July 3022 June 3023

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  3023-06`