CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 279, Pallas Ring 10

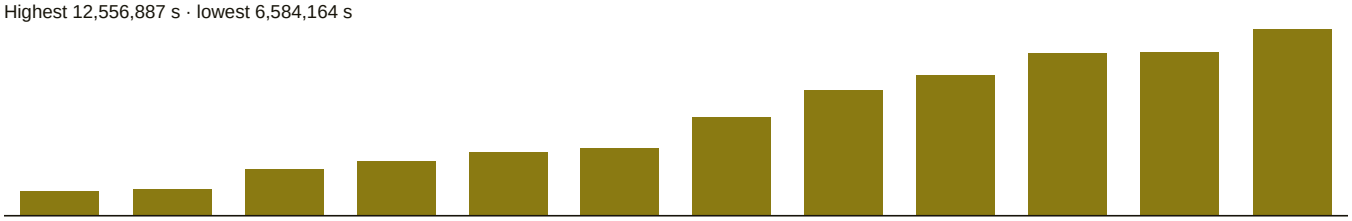
Account 8564-2001-5708
Period 1–30 September 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,717,742 s	**+1,434,024 s**	**-594,879 s**	**12,556,887 s**

Date	Description	Amount (s)	Balance (s)
02 Sep	Deposit: Hall E	+1,398,871	13,116,613
	You deposit the coins loose in a cloth bag, which the counter weighs before opening it, and the officers now treat the weight as the first figure on the slip. Ref. CIBT-3023-3757-4		
14 Sep	ATM withdrawal: Io	-259,200	12,857,413
	You asked the Bank to say which way the withdrawal had been rounded. It was rounded both ways, once by the machine and once by the Bank. The two roundings came to 0.944, and the Bank has kept neither. Ref. CIBT-3023-7C9D-7		
24 Sep	ATM withdrawal: Io	-259,200	12,598,213
	The withdrawal waited 29 days at Io because the machine had been told to pay out in cycles and then in seconds. It needed the two instructions to agree before it would move. Ref. CIBT-3023-2F14-1		
25 Sep	Slippage fee (Io, 4 transfers)	-2,400	12,595,813
	At each crossing you ask the officer what the relay's clock says, and you write the answer on the back of your hand. The Bank does not object, though a hand is not an accepted ledger and the officer has said so, gently. Ref. CIBT-3023-CD78-6		
29 Sep	Transfer to joint account	-74,079	12,521,734
	Ines Umberfield collects the joint statement in person each quarter and reads the joint line aloud at the counter. You have never asked them to stop, and they have never once read it wrongly. Ref. CIBT-3023-CA91-8		
30 Sep	Interest at 3.60% APY	+35,153	12,556,887
	Interest on a balance below one cycle is not rounded at all. It is simply not yet interest, and waits in the account until it is. This balance is 0.972 of a cycle short of the threshold, and the Bank has been patient about it. Ref. CIBT-3023-316D-2		

Closing balance, month by month

Highest 12,556,887 s · lowest 6,584,164 s



October 3022 September 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 3023-09