CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 112, Pallas Ring 10

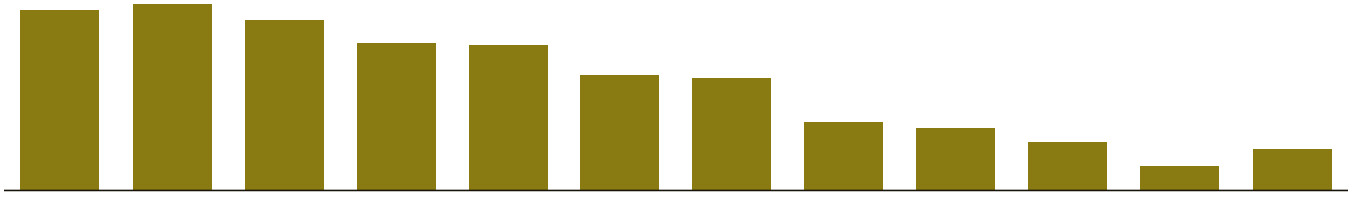
Account 8564-2001-5708
Period 1–31 October 3024
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
9,074,053 s	**+584,548 s**	**-160,479 s**	**9,498,122 s**

Date	Description	Amount (s)	Balance (s)
07 Oct	Payroll credit: Kepler Ring Hydroponics	+123,465	9,197,518
	Audit note on the Kepler Ring Hydroponics pay for 3022: the credits were posted in the order received rather than the order earned. Both orders have been kept, and the gap between them is explained in one line on the reconciliation. Ref. CIBT-3024-4BF9-6		
15 Oct	ATM withdrawal: Oakland Sector	-86,400	9,111,118
	Kepler Ring Hydroponics collects its staff's cash-time from the Oakland Sector machine on pay day, in a line that has grown since 3021 to the length of the concourse. The machine has said its turn will come, and the line has believed it. Ref. CIBT-3024-6631-9		
18 Oct	Deposit: Hall E	+433,861	9,544,979
	You count your envelope before you seal it and write the total on the outside, so the counter can check it against the slip in the time it takes to say the figure. Most holders have never heard of this method. The Bank has adopted it. Ref. CIBT-3024-F4F0-1		
22 Oct	Transfer to joint account	-74,079	9,470,900
	The transfer due on the 22nd was held 29 days while the second holder's mandate was confirmed by post, since that holder was travelling. Both signatures are on file, and the transfer crossed on the 22nd. Ref. CIBT-3024-310E-8		
31 Oct	Interest at 3.60% APY	+27,222	9,498,122
	Auditors' note: monthly interest on 8564-2001-5708 was computed on the opening balance for 7 periods, as the rule requires, and on the closing balance for the periods since, as the custom does. The rule and the custom agree to the second, which the auditors describe as a relief. Ref. CIBT-3024-1EF5-2		

Closing balance, month by month

Highest 12,991,263 s · lowest 9,074,053 s



November 3023 October 3024

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 3024-10