CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 311, Pallas Ring 10

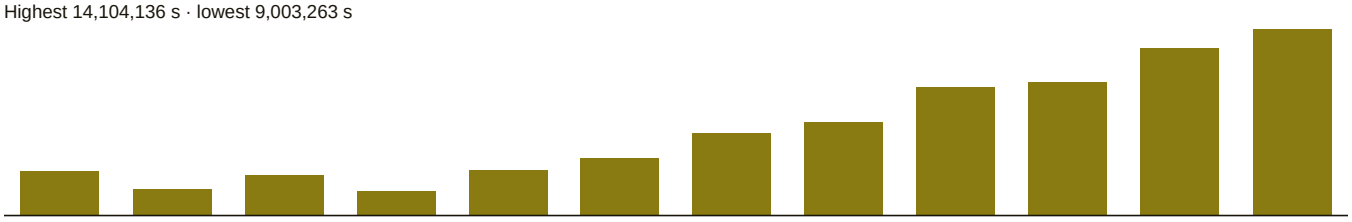
Account 8564-2001-5708
Period 1–31 July 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,496,125 s	**+949,390 s**	**-341,379 s**	**14,104,136 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	Deposit: Hall E	+785,437	14,281,562
	A deposit from the Mars branch is entered on the local sol and credited on ours, so it sits a few days older on this statement than it did in the envelope. The Mars office asks us to say that the sol was long. Ref. CIBT-3025-0B47-3		
16 Jul	Transfer to joint account	-74,079	14,207,483
	Every month Ines Umberfield writes the amount on the transfer slip in pencil, and you write it again in ink. The clerk checks one against the other and then destroys the pencil, which is the only thing at Hall E anyone has ever been asked to destroy. Ref. CIBT-3025-15CF-1		
21 Jul	Payroll credit: Kepler Ring Hydroponics	+123,465	14,330,948
	A handling fee of 0.30 s was taken on the Kepler Ring Hydroponics credit and returned the next morning, after the office noticed that its own cashier had keyed the fee as a second wage. Ref. CIBT-3025-01CB-2		
28 Jul	ATM withdrawal: New Orleans Sector	-259,200	14,071,748
	The withdrawal was made at the Kepler Ring Hydroponics office at New Orleans Sector, from a machine installed for the company's own staff. The company was billed the fee and declined it, and the Bank has written the line off rather than argue the point with a staff canteen. Ref. CIBT-3025-77ED-9		
30 Jul	Slippage fee (New Orleans Sector, 9 transfers)	-8,100	14,063,648
	Your standing transfer of 8,100 to 8564-2788-9303 crosses the clock boundary on the 30th of every month and is charged the crossing fee each time. It has done so since 3022, and it is the largest single line on your slippage each year. Ref. CIBT-3025-8E22-7		
31 Jul	Interest at 3.60% APY	+40,488	14,104,136
	The fee for the interest statement has been waived. You collect it yourself each period and read it at the counter, where you have been known to nod at the figure before the Teller has finished reading it aloud. Ref. CIBT-3025-D1C4-8		

Closing balance, month by month

Highest 14,104,136 s · lowest 9,003,263 s



August 3024 July 3025

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 3025-07