CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 70, Pallas Ring 10

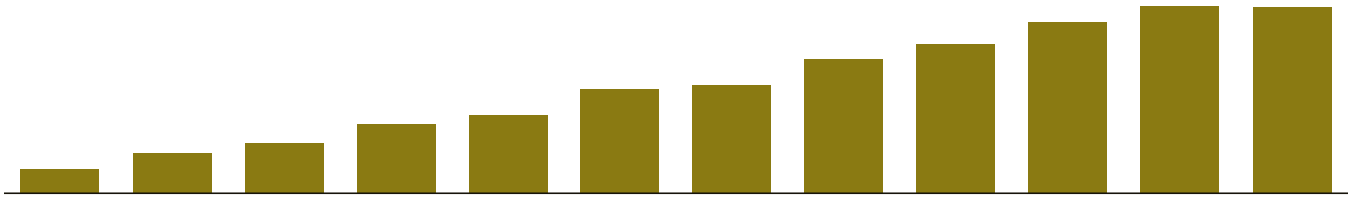
Account 8564-2001-5708
Period 1–31 October 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
15,653,644 s	**+170,425 s**	**-215,074 s**	**15,608,995 s**

Date	Description	Amount (s)	Balance (s)
17 Oct	Transfer to joint account	-74,079	15,579,565
	Auditors note that the joint balance appears in full on both holders' statements, as the rules require. They record that both holders read it. Ref. CIBT-3025-1929-5		
17 Oct	Transfer to own account: Nairobi Sector	-139,195	15,440,370
	The sundry for stamp duty on 139,195 was rounded up to the whole day, as the schedule requires. The difference of 0.30 s is credited on the next statement, under sundries, where it can be found. Ref. CIBT-3025-B06A-5		
25 Oct	Payroll credit: Kepler Ring Hydroponics	+123,465	15,563,835
	You have moved 1 d 10:17:45 from each wage to 8564-2788-9303 before the month closes, every month since 3022. The statement has begun to show the transfer on the same line as the wage, as though the two were one thing. Ref. CIBT-3025-5498-0		
25 Oct	Slippage fee (Nairobi Sector, 2 transfers)	-1,800	15,562,035
	A crossing that could not be found on the relay's log was found on the Bank's, under 8564-2001-5708. It had been sent once, correctly, and the fee for it is 1,800 s, which was owed all along. Ref. CIBT-3025-F393-1		
31 Oct	Interest at 3.60% APY	+46,960	15,608,995
	The Teller asks whether you would like the interest in cash or in seconds. When told seconds, she says that was the answer she expected, and that she was not surprised. Ref. CIBT-3025-7B10-0		

Closing balance, month by month

Highest 15,653,644 s · lowest 9,003,263 s



November 3024 October 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 3025-10