CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 42, Pallas Ring 10

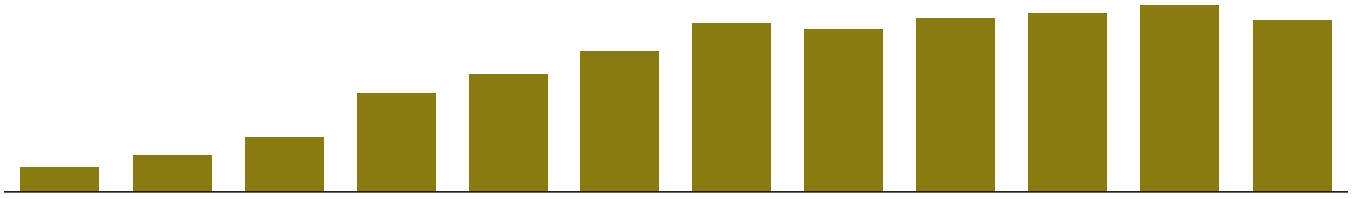
Account 8564-2001-5708
Period 1–31 January 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,148,740 s	**+180,911 s**	**-641,774 s**	**18,687,877 s**

Date	Description	Amount (s)	Balance (s)
14 Jan	Transfer to own account: Lagos Sector	-562,295	18,586,445
	A sundry of 562,295 was charged for a copy of the Bank's schedule of charges, which is printed free and sent to every holder. You asked for it twice, and the second charge has been removed. Ref. CIBT-3028-B22C-8		
27 Jan	Transfer to joint account	-74,079	18,512,366
	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-3028-D54F-8		
29 Jan	Payroll credit: Kepler Ring Hydroponics	+123,465	18,635,831
	No fee was charged on the Kepler Ring Hydroponics credit, which arrived as one envelope with the staff list enclosed. The Bank does not charge for a list, and the Teller read it to see whether a fee was owed. It was not. Ref. CIBT-3028-42FD-5		
29 Jan	Slippage fee (Lagos Sector, 6 transfers)	-5,400	18,630,431
	Your fee was calculated on the day the crossing ended rather than the day it began, which on this route is 28 Standard days later. The officer says this is correct, and that the relay would not agree to any other arrangement. Ref. CIBT-3028-1779-1		
31 Jan	Interest at 3.60% APY	+57,446	18,687,877
	Interest on the Lagos Sector portion was delayed for 29 days, because the local rate was confirmed by a relay that had been quiet all afternoon. When it spoke, it confirmed the rate it had held for itself, and the Bank has accepted the figure. Ref. CIBT-3028-D5EB-1		

Closing balance, month by month

Highest 19,148,740 s · lowest 14,072,276 s



February 3027 January 3028

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 3028-01