CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 316, Pallas Ring 10

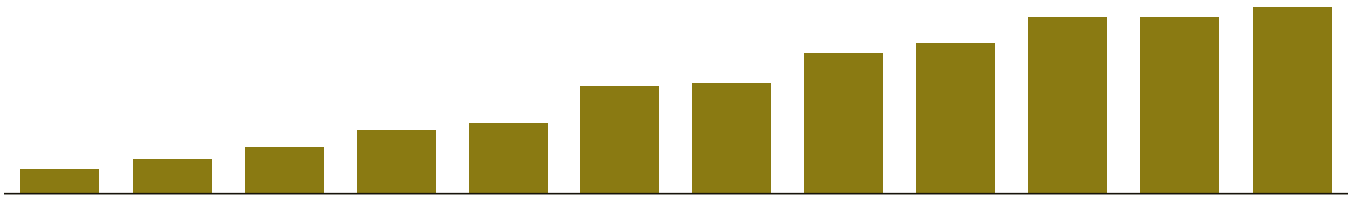
Account 8564-2001-5708
Period 1–31 October 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,499,695 s	**+424,746 s**	**-77,679 s**	**20,846,762 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	Transfer to joint account	-74,079	20,425,616
	Both holders have transferred to this account on the 2nd of every month since 3025. The officer notes that neither has once been late, and the account has stopped asking whether they will be. Ref. CIBT-3029-953B-3		
08 Oct	Slippage fee (Titan, 4 transfers)	-3,600	20,422,016
	The Titan relay reckons your transfers in cycles, the Head Office converts them at the posted rate, and the fee is then charged once, in seconds. The two readings are not allowed to disagree, and on this statement they do not. Ref. CIBT-3029-3AF3-3		
27 Oct	Deposit: Hall E	+239,782	20,661,798
	The Teller says the coins came in a biscuit tin, which she has put back in the drawer with its lid still on, in case the holder wants it back. The tin had been left on a windowsill to dry overnight, which is more care than the coins usually get. Ref. CIBT-3029-CDD9-6		
29 Oct	Payroll credit: Kepler Ring Hydroponics	+123,465	20,785,263
	The Mars office of Kepler Ring Hydroponics sends its wage on the morning of the Mars day, so the figure is calculated before the work it pays for is finished. The Bank has entered it under a heading marked forecast, and the forecast has so far been right. Ref. CIBT-3029-02F0-2		
31 Oct	Interest at 3.60% APY	+61,499	20,846,762
	The posted rate changed partway through the period. Interest before the change is at the old rate and after it at the new, and the change falls on the 31st, so you may check the sums at your own table, as you have done before. Ref. CIBT-3029-DB76-9		

Closing balance, month by month

Highest 20,846,762 s · lowest 15,221,518 s



November 3028 October 3029

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 3029-10