CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Blackwood
Unit 127, Pallas Ring 10

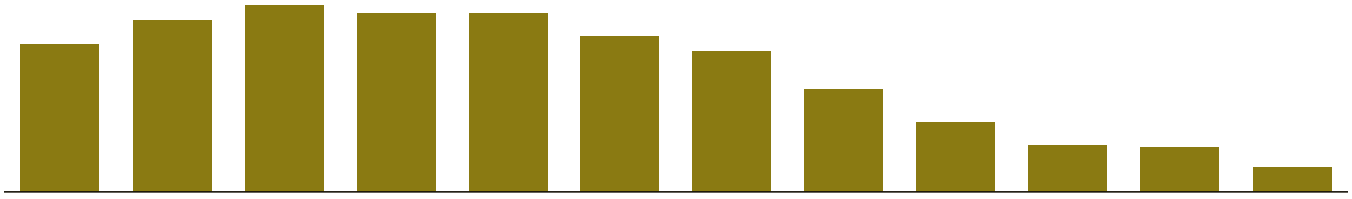
Account 8564-8564-7700
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
164,842,528 s	**+1,996,723 s**	**-17,553,552 s**	**149,285,699 s**

Date	Description	Amount (s)	Balance (s)
11 Jul	Payroll credit: Interworld Post	+1,406,038	166,248,566
	Interworld Post pays in arrears, on a schedule its own office describes as "when the ledger closes". This credit is for the period before last. It is shown on the date it arrived, which is the only date the Bank can vouch for. Ref. CIBT-3003-E7D1-9		
21 Jul	Slippage fee (L4 Habitat, 9 transfers)	-5,400	166,243,166
	The fee for 9 crossings comes to 0.30 seconds after each crossing is rounded to the nearest hundredth. Rounded once over the whole total it would be 1,800 seconds lower, but the Bank does not round in total. Ref. CIBT-3003-816F-7		
26 Jul	Transfer to own account: L4 Habitat	-16,704,529	149,538,637
	Every quarter a sundry of 0.30 s is charged for the upkeep of a pencil tin kept at the counter in your name, and has been since 3002. Its pencils have been replaced 7 times, and each time the officer has asked whether you would like the old ones back. Ref. CIBT-3003-C151-6		
28 Jul	Transfer to joint account	-843,623	148,695,014
	Each month a transfer of 843,623 is made to 8564-7609-4755 from both holders' shares, in equal halves. The halves are recorded separately, so either holder can see exactly what the other has paid. Ref. CIBT-3003-0B25-5		
31 Jul	Interest at 4.30% APY	+590,685	149,285,699
	The auditors took this line at random from the quarter's run and rebuilt it from the posted rate, the balance and the days in the period. They reached the same figure, and have asked that it be filed in a different coloured ink, so that it stands out from the rest of the run. Ref. CIBT-3003-CC25-5		

Closing balance, month by month

Highest 273,817,177 s · lowest 149,285,699 s



August 3002 July 3003

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 8564-7700 3003-07