CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Blackwood
Unit 35, Pallas Ring 10

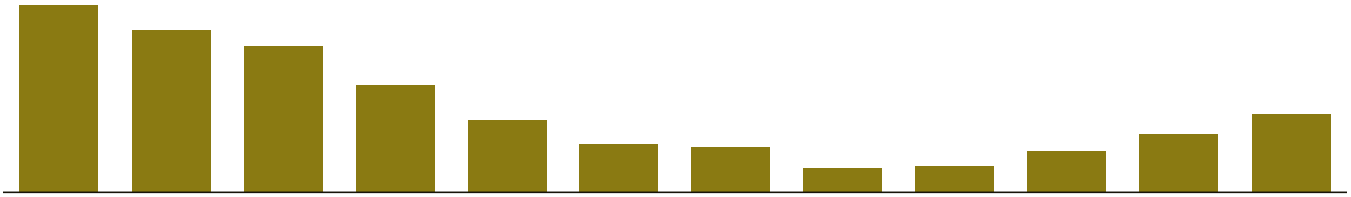
Account 8564-8564-7700
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
174,325,273 s	**+15,375,446 s**	**-1,194,623 s**	**188,506,096 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	ATM withdrawal: Phobos	-172,800	174,152,473
	A withdrawal written as 172,800 and paid as 2 Standard days is one sum in two forms. The machine's rule and ours meet at the whole sol and part there, neither having won the last fraction. Ref. CIBT-3003-C5A5-6		
06 Nov	Payroll credit: Interworld Post	+1,406,038	175,558,511
	Interworld Post has changed its remitting office, and the wage now comes through Phobos rather than the old relay. The rate and the amount are unchanged, but the statement carries a new reference, which you should keep. Ref. CIBT-3003-BEC6-4		
06 Nov	Slippage fee (Phobos, 6 transfers)	-5,400	175,553,111
	A fortnightly transfer to 8564-7609-4755 is charged its slippage at the Bank's rate for the crossing, which is lower on alternate fortnights for reasons the relay explains and the Bank does not repeat. The alternate fortnights are the ones you do not check, and the relay has noticed. Ref. CIBT-3003-A81B-4		
06 Nov	Deposit: Hall E	+13,344,743	188,897,854
	Your deposit spent 31 days in the relay's queue behind a consignment of tea, which the relay's officers consider to have been ahead of you in the order of things. They have said so several times, with feeling. Ref. CIBT-3003-442E-1		
10 Nov	ATM withdrawal: Phobos	-172,800	188,725,054
	The machine at Phobos stands out of doors under a glass hood and pays only when the light is above the ridge. Your withdrawal was made 29 Standard days after the request, on the first morning the ridge allowed it. Ref. CIBT-3003-4C55-3		
24 Nov	Transfer to joint account	-843,623	187,881,431
	A transfer to 8564-7609-4755 that had been held 29 days at the counter was released when both holders stood up at the same moment. Ivo Szabo says it is the only instruction in the mandate that has ever needed no further reading. Ref. CIBT-3003-5B26-1		
30 Nov	Interest at 4.30% APY	+624,665	188,506,096
	The interest on 8564-8564-7700 was checked to the satisfaction of both halves of the mandate. It matched the Bank's own figure, the depositor's, and the Teller's, which she said she had not expected to agree with either. Ref. CIBT-3003-7BCA-1		

Closing balance, month by month

Highest 267,827,962 s · lowest 149,285,699 s



December 3002 November 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 3003-11