CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dario Blackwood
Unit 75, Pallas Ring 10

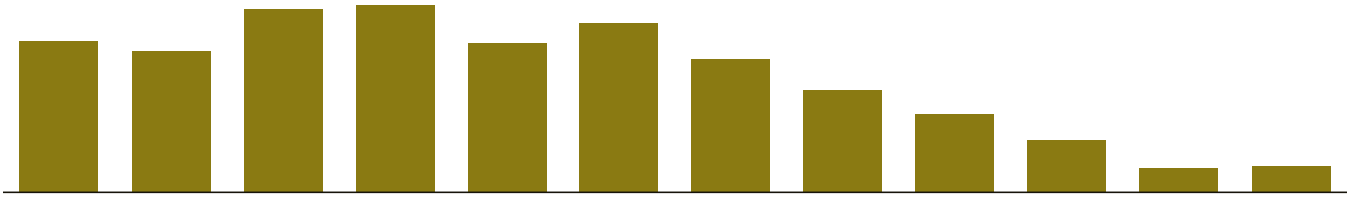
Account 8564-1663-6962
Period 1–31 January 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,643,130 s	**+448,808 s**	**-424,242 s**	**12,667,696 s**

Date	Description	Amount (s)	Balance (s)
13 Jan	Transfer to joint account	-76,542	12,566,588
	The transfer to 8564-9602-7546 was held with the second officer's initials not yet dry until both holders had signed the new mandate. The new mandate is shorter than the old one, and the officer hopes it will be quicker to sign. Ref. CIBT-3023-BBDA-5		
15 Jan	Payroll credit: Belt Ore Consolidated	+127,570	12,694,158
	The Belt Ore Consolidated credit was posted to 8564-1663-6962 in error, because the branch had shut early for a funeral on its own world. It belonged to 8564-9602-7546; the two accounts have been reconciled and the sum moved, with no change to the amount. Ref. CIBT-3023-2076-7		
15 Jan	ATM withdrawal: Kepler Ring	-259,200	12,434,958
	At the Kepler Ring machine your signature was accepted on the first attempt. The Teller on duty asks that this be recorded, as it is now uncommon. Ref. CIBT-3023-9D71-9		
16 Jan	Slippage fee (Kepler Ring, 7 transfers)	-2,100	12,432,858
	Asked whether the crossings should be paid in advance or in arrears, you said arrears. The Teller said that suited the relay, which pays in advance and always has. Ref. CIBT-3023-1120-6		
20 Jan	ATM withdrawal: Kepler Ring	-86,400	12,346,458
	The Teller records that you thanked the machine at Kepler Ring. It said nothing back, and you appeared content with that. Ref. CIBT-3023-D168-7		
22 Jan	Deposit: Hall E	+273,827	12,620,285
	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-3023-78E8-6		
31 Jan	Interest at 4.50% APY	+47,411	12,667,696
	Auditors' query on this account: the interest for 2 days is entered at the posted rate, and the posted rate is entered at the posted rate. Both figures are correct. The query is closed because it has been asked twice. Ref. CIBT-3023-AB02-9		

Closing balance, month by month

Highest 15,556,446 s · lowest 12,643,130 s



February 3022 — January 3023

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  1663-6962  3023-01`