CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Dov Delacroix-Mbeki
Unit 117, Pallas Ring 10

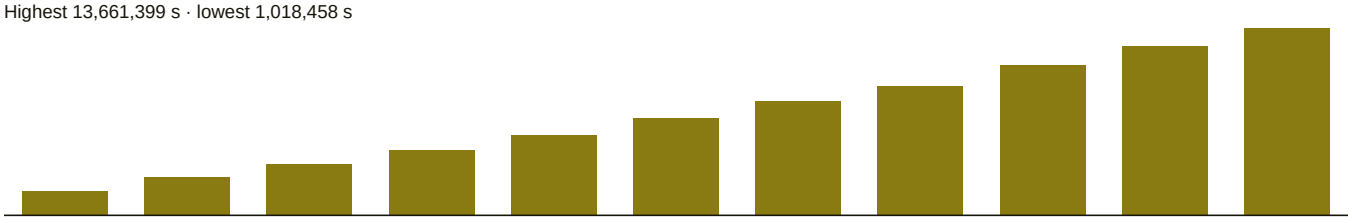
Account 8564-1663-2136
Period 1–31 October 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,275,521 s	**+1,646,278 s**	**-260,400 s**	**13,661,399 s**

Date	Description	Amount (s)	Balance (s)
05 Oct	Deposit: Hall E	+1,445,997	13,721,518
	The deposit was received on the 5th but held until the following morning, because the counter closed at the Authority's reference dusk and the envelope was still on the wrong side of it. Ref. CIBT-2999-DA60-6		
07 Oct	ATM withdrawal: Phobos	-86,400	13,635,118
	Each request you make ends in a few seconds, which the machine notes in its log as the only consistent thing about any of its customers. Ref. CIBT-2999-26B4-3		
11 Oct	Payroll credit: the Europa Ice Authority	+157,317	13,792,435
	Your wage this month was rounded up to the whole sol, the only month of the year in which the rule permits it. The 0.954 that was added has been taken off next month's credit, so the year still comes out to the figure in the contract, and nobody has been able to say that it does not. Ref. CIBT-2999-E037-4		
14 Oct	Slippage fee (Phobos, 2 transfers)	-1,200	13,791,235
	Crossings to Callisto are charged by the Callisto day, which is long enough that 2 transfers sent on one morning are charged against three different Standard weekdays. The relay's operator asks that this be read as a description and not a complaint. Ref. CIBT-2999-3A73-3		
22 Oct	ATM withdrawal: Phobos	-172,800	13,618,435
	The Europa Ice Authority asked the office at Phobos to keep the machine stocked on the 22nd, and it has been stocked on that day ever since. Your withdrawals on that date are the only ones the Bank has been asked to schedule around, and it has done so without comment. Ref. CIBT-2999-5D7B-3		
31 Oct	Interest at 4.20% APY	+42,964	13,661,399
	The depositor's savings rate was reviewed at Hall E in the presence of the Rate Committee's clerk, who asked for it to be raised by 0.981. It was not. The review found the account already paid to the edge of its rights, and the clerk was thanked for coming. Ref. CIBT-2999-B731-2		

Closing balance, month by month

Highest 13,661,399 s · lowest 1,018,458 s



December 2998 October 2999

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 1663-2136 2999-10