CORPORATE INSTITUTIONAL
# BANK OF TIME

**STATEMENT OF ACCOUNT**
Standard Time Deposit

**Dov Delacroix-Mbeki**
Unit 257, Pallas Ring 10

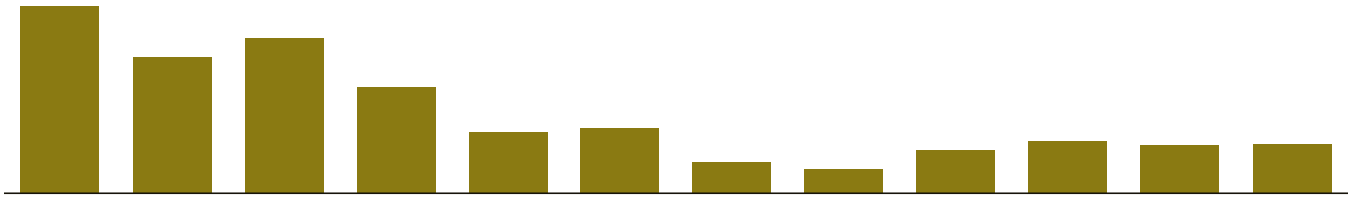
Account 8564-1663-2136
Period 1–30 November 3001
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **15,016,734 s** | **+209,875 s** | **-205,374 s** | **15,021,235 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 10 Nov | Transfer to own account: Titan | -114,174 | 14,902,560 |
| | The enquiry fee for 36 documents was not raised, because the file was already open on the desk and nobody had to go and find it. The Bank charges for finding things, not for things that have been found. Ref. CIBT-3001-FB5C-2 | | |
| 14 Nov | Payroll credit: the Europa Ice Authority | +157,317 | 15,059,877 |
| | The late-credit charge on the Europa Ice Authority wages has been waived. The payroll office sent its apology in the same envelope as the sum, which is a cheap way to deliver an apology and a good deal cheaper than the alternative. Ref. CIBT-3001-FE07-8 | | |
| 17 Nov | ATM withdrawal: Titan | -86,400 | 14,973,477 |
| | A withdrawal is not complete, by the window's rule, until the holder has walked ten paces from the counter. The rule is enforced by standing at the ninth. Ref. CIBT-3001-B4BF-0 | | |
| 19 Nov | Slippage fee (Titan, 8 transfers) | -4,800 | 14,968,677 |
| | You ask for each crossing to be confirmed twice, once at the counter and once by post. The second confirmation costs nothing, and the Bank notes that you are the only customer who has asked for it in writing. Ref. CIBT-3001-16DE-6 | | |
| 30 Nov | Interest at 4.20% APY | +52,558 | 15,021,235 |
| | Interest on this line agrees with the branch's own sheet and with Head Office. The Audit Committee's sampler has ticked it and asks only that the figure be spelt out in seconds, which it is. Ref. CIBT-3001-7300-8 | | |

## Closing balance, month by month

Highest 16,901,258 s · lowest 14,690,786 s



December 3000 November 3001

*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 3001-11