CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Dov Delacroix-Mbeki
Unit 201, Pallas Ring 10

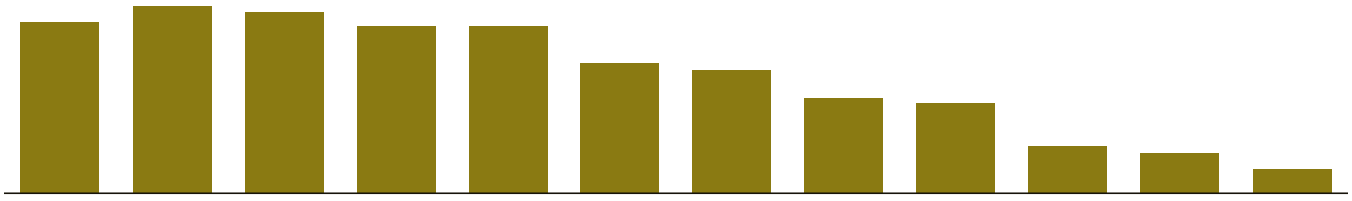
Account 8564-1663-2136
Period 1–30 September 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,771,349 s	**+209,016 s**	**-681,855 s**	**14,298,510 s**

Date	Description	Amount (s)	Balance (s)
01 Sep	Slippage fee (Luna, 5 transfers)	-3,000	14,768,349
	You send your transfer to 8564-6228-7108 in the first minute of the relay's day. The relay has noticed the habit and keeps a bench free for it, and the fee is the same as at any other hour, which is the relay's own courtesy. Ref. CIBT-3003-220B-2		
10 Sep	ATM withdrawal: Luna	-259,200	14,509,149
	Your withdrawal was made once the morning relay had reported in, while the machine at Luna was still settling the day's ledger, and it has been entered at the figure the machine gave. Ref. CIBT-3003-CB67-0		
11 Sep	Payroll credit: the Europa Ice Authority	+157,317	14,666,466
	Your wage from the Europa Ice Authority was rounded down to the whole second, and the fraction left over has been added to the next credit, where it earns interest at the posted rate like everything else. The Bank owes you nothing further on it. Ref. CIBT-3003-BF4A-1		
17 Sep	Transfer to own account: Luna	-419,655	14,246,811
	The quarterly sundry charge for holding a second copy of your mandate. The copy has never been asked for. It is kept anyway, and the charge is kept with it. Ref. CIBT-3003-55B7-5		
30 Sep	Interest at 4.20% APY	+51,699	14,298,510
	Interest is credited on the 30th of each month at 4.20% APY, the same rate as the month before and the month before that. Ref. CIBT-3003-6C7F-4		

Closing balance, month by month

Highest 19,051,178 s · lowest 14,298,510 s



October 3002 — September 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 1663-2136 3003-09