CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Dov Delacroix-Mbeki
Unit 101, Pallas Ring 10

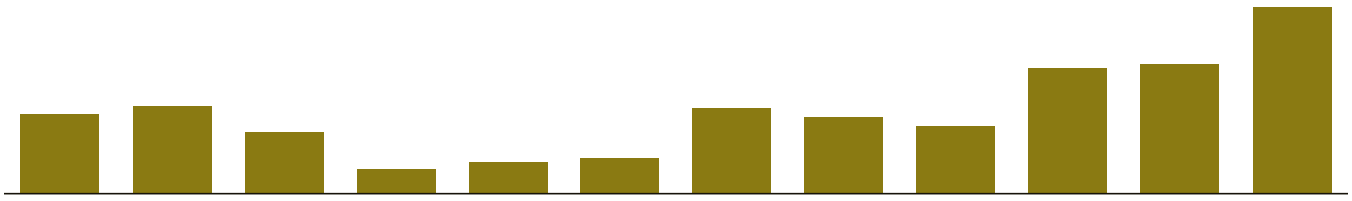
Account 8564-1663-2136
Period 1–31 December 3004
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,357,636 s	**+1,100,994 s**	**-432,000 s**	**13,026,630 s**

Date	Description	Amount (s)	Balance (s)
02 Dec	Deposit: Hall E	+900,426	13,258,062
	The Europa Ice Authority has asked to be named on the deposit slip. The Bank does not name depositors' employers on slips, but has agreed to name it in the file, which the Europa Ice Authority has accepted with what the file describes as good grace. Ref. CIBT-3004-9B4E-3		
05 Dec	ATM withdrawal: Svalbard	-172,800	13,085,262
	Your withdrawal was posted 31 days late because the concourse door at Svalbard was kept shut on the 5th for a survey of the ceiling. The machine was on the wrong side of the door, and the survey took the whole day. Ref. CIBT-3004-5B08-2		
08 Dec	Payroll credit: the Europa Ice Authority	+157,317	13,242,579
	The Europa Ice Authority credit was posted 30 days late because its office changed the calendar without telling us. It has since told us, and the Bank has moved its own calendar to match, which it does not do for many employers. Ref. CIBT-3004-AE77-3		
11 Dec	ATM withdrawal: Svalbard	-259,200	12,983,379
	Under the rounding rule, cash at Svalbard is paid in whole days while the account is held to the second, so the 0.966 day left over has been credited back to 8564-1663-2136 at the posted rate. It is the only line on this statement that is in your favour. Ref. CIBT-3004-7655-4		
31 Dec	Interest at 4.20% APY	+43,251	13,026,630
	Interest was posted in the afternoon, the hour the Teller says it is most usually received. It is 4.20% APY on a balance of 43,251, and the afternoon was fine. Ref. CIBT-3004-C266-4		

Closing balance, month by month

Highest 13,026,630 s · lowest 11,136,413 s



January 3004 December 3004

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 3004-12