CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Delacroix-Mbeki
Unit 138, Pallas Ring 10

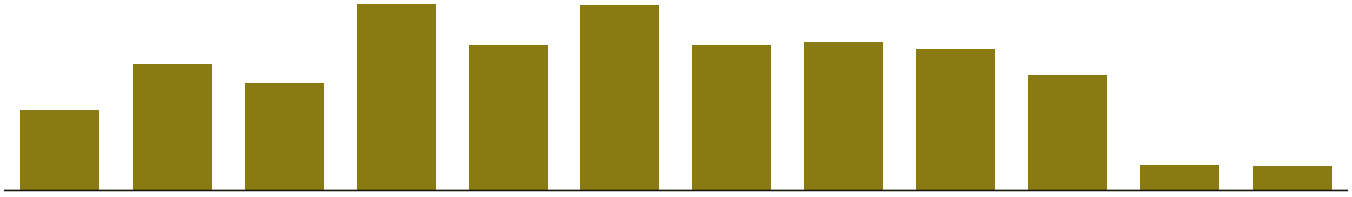
Account 8564-1663-2136
Period 1–28 February 3006
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,748,902 s	**+205,438 s**	**-220,947 s**	**13,733,393 s**

Date	Description	Amount (s)	Balance (s)
02 Feb	Slippage fee (Ganymede, 8 transfers)	-4,800	13,744,102
	Your employer's office runs 0.30 seconds ahead of the reference clock on the days it pays you. The reconciliation hall has entered that in its own column and not in yours. Ref. CIBT-3006-770D-7		
11 Feb	Transfer to own account: Ganymede	-129,747	13,614,355
	Sundries that cross from one world's day to another are rounded to the whole cycle, and this one crossed twice on the same afternoon. The rounding went up on the way out and down on the way back, and the two cancel to within 0.942. Ref. CIBT-3006-FC7C-0		
12 Feb	ATM withdrawal: Ganymede	-86,400	13,527,955
	Audit note: the machine's tally for Ganymede differs from the withdrawals on this statement by 0.967 cycle. The difference is cash-time rounding, which the Committee has accepted since 3003, and the two agree once it is applied. Ref. CIBT-3006-C10B-1		
22 Feb	Payroll credit: the Europa Ice Authority	+157,317	13,685,272
	The rule rounds the Europa Ice Authority's pay to the nearest 7-second block rather than the whole second, so the credit of 157,317 came out 7 seconds short of the contract. The contract has been read again. It says "about", and the Bank accepts that. Ref. CIBT-3006-8185-5		
28 Feb	Interest at 4.20% APY	+48,121	13,733,393
	The statement shows interest accrued to the close of the Pallas Ring 10 day. The balance on your card does not include it, since the card reads the balance at the instant of a withdrawal, and an instant does not contain a day's interest. The two agree within 37 seconds, which the card calls a tolerance. Ref. CIBT-3006-7CDD-9		

Closing balance, month by month

Highest 15,438,381 s · lowest 13,733,393 s



March 3005 February 3006

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 3006-02