CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Delacroix-Mbeki
Unit 234, Pallas Ring 10

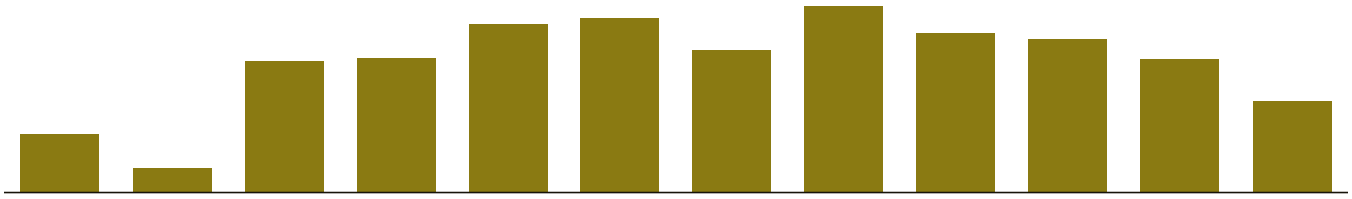
Account 8564-1663-2136
Period 1–31 October 3011
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,279,720 s	**+203,796 s**	**-652,948 s**	**12,830,568 s**

Date	Description	Amount (s)	Balance (s)
07 Oct	Transfer to own account: Vancouver Sector	-478,048	12,801,672
	The exchange fee was held for 30 days, because the rate posted on the day of exchange was printed on a notice that had been put up a day early. The notice has been taken down. The rate it showed is the one on this statement. Ref. CIBT-3011-22CC-1		
17 Oct	ATM withdrawal: Vancouver Sector	-86,400	12,715,272
	Standing cash withdrawal at Vancouver Sector, 86,400, taken on the 17th of each month since 3008. The machine has been stocked for it since then, and the concourse officer leaves the notes on the shelf nearest the window. Ref. CIBT-3011-14A3-4		
20 Oct	ATM withdrawal: Vancouver Sector	-86,400	12,628,872
	You always take one note more than you asked for and put it back in the slot before the machine finishes counting. The machine has never once taken it, and the Bank has entered the note as a reserve in your name. Ref. CIBT-3011-D7E8-5		
25 Oct	Slippage fee (Vancouver Sector, 7 transfers)	-2,100	12,626,772
	Your standing transfer of 2,100 to 8564-6228-7108 crosses the clock boundary on the 25th of every month and is charged the crossing fee each time. It has done so since 3006, and it is the largest single line on your slippage each year. Ref. CIBT-3011-7050-1		
27 Oct	Payroll credit: the Europa Ice Authority	+157,317	12,784,089
	You have been paid early by the Europa Ice Authority in each of the last 12 months. The credits are accepted without comment, and the Bank is pleased to have them. Ref. CIBT-3011-3BE2-3		
31 Oct	Interest at 4.20% APY	+46,479	12,830,568
	The Teller says interest is the one line on a statement that nobody has to be persuaded to read. She has printed it at the top for you this month, where it is easier to find. Ref. CIBT-3011-6EF4-2		

Closing balance, month by month

Highest 13,852,779 s · lowest 12,114,254 s



November 3010 October 3011

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.

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8564  1663-2136  3011-10
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