CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Delacroix-Mbeki
Unit 351, Pallas Ring 10

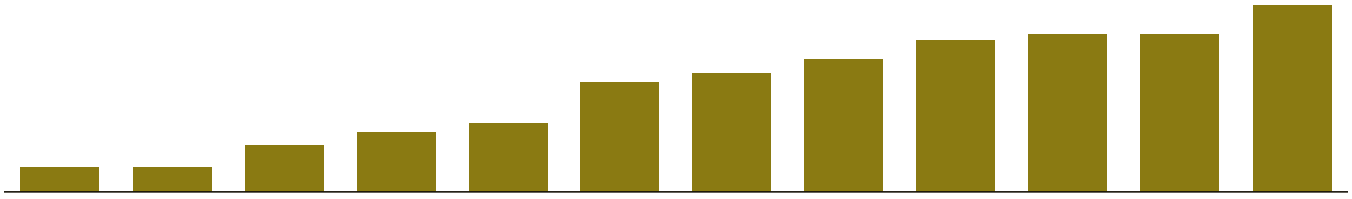
Account 8564-1663-2136
Period 1–31 December 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,932,851 s	**+1,243,334 s**	**-178,200 s**	**15,997,985 s**

Date	Description	Amount (s)	Balance (s)
05 Dec	ATM withdrawal: Oakland Sector	-172,800	14,760,051
	The machine at Oakland Sector dispensed 2 Standard days and printed a receipt 0.951 short. Its log says the shortfall was rounding on its side, and the Bank has taken the machine's word for it, as it does for anything with a keypad. Ref. CIBT-3013-A7DC-4		
13 Dec	Deposit: Hall E	+1,033,753	15,793,804
	The conversion fee on this deposit has been waived. It was made in days, which need no conversion at Hall E, and the Bank does not charge for a conversion that was never required. Ref. CIBT-3013-3715-7		
14 Dec	Payroll credit: the Europa Ice Authority	+157,317	15,951,121
	The Teller has put a small cross beside the figure and written beside it, in pencil, "as expected". This is how she signs off the staff wages each month. Ref. CIBT-3013-30C4-7		
20 Dec	Slippage fee (Oakland Sector, 6 transfers)	-5,400	15,945,721
	The fraction carried from last month was added to this fee twice, once as a balance and once as a charge. The second addition has been removed and the fee restated at 5,400 s, which is the figure the Bank would have written had it been asked. Ref. CIBT-3013-43FD-0		
31 Dec	Interest at 4.20% APY	+52,264	15,997,985
	Interest is moved each month to 8564-6228-7108 by standing instruction and moved back the following day by the same instruction, so that this account always shows the same balance. The arrangement was reviewed in 3009 and found to be the depositor's own. Ref. CIBT-3013-BE4E-5		

Closing balance, month by month

Highest 15,997,985 s · lowest 10,005,494 s



January 3013 December 3013

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 3013-12