CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Delacroix-Mbeki
Unit 181, Pallas Ring 10

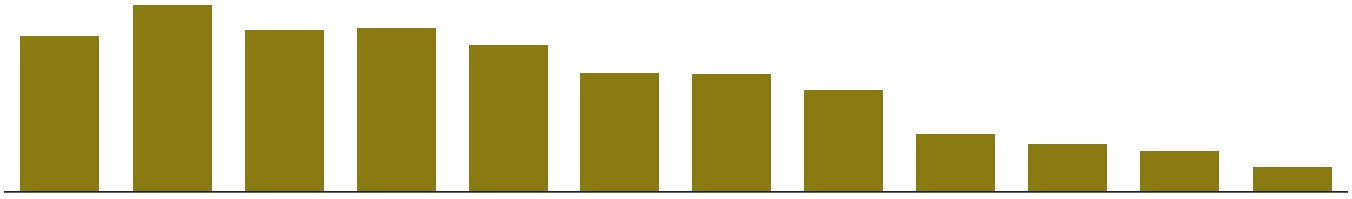
Account 8564-1663-2136
Period 1–31 March 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,642,950 s	**+201,567 s**	**-610,394 s**	**12,234,123 s**

Date	Description	Amount (s)	Balance (s)
11 Mar	Slippage fee (Mars Station, 6 transfers)	-3,600	12,639,350
	You have never, in 6 years of crossings, asked for the fee to be explained, and the officer explains it anyway, in case the explanation is being wasted on the wall. Ref. CIBT-3015-5AC0-4		
13 Mar	ATM withdrawal: Mars Station	-259,200	12,380,150
	The withdrawal was held at the counter where the two shifts overlap, while the machine's reckoning was reconciled against the branch's. The branch's figures have been accepted, and the machine has been told so. Ref. CIBT-3015-4178-3		
23 Mar	Transfer to own account: Mars Station	-347,594	12,032,556
	The sundry was posted 31 days late, because the officer who signs for it was on leave on the 23rd. The sum waited for her and lost none of it. Ref. CIBT-3015-5177-3		
27 Mar	Payroll credit: the Europa Ice Authority	+157,317	12,189,873
	You collect the Europa Ice Authority credit in sols and deposit 0.967 of it again the same afternoon, at the same window, with the same officer. The arrangement costs nothing, and the Bank has said nothing about it, which the officer regards as the highest praise. Ref. CIBT-3015-A076-3		
31 Mar	Interest at 4.20% APY	+44,250	12,234,123
	Interest on a balance below one sol is not rounded at all. It is simply not yet interest, and waits in the account until it is. This balance is 0.988 of a sol short of the threshold, and the Bank has been patient about it. Ref. CIBT-3015-0FB7-0		

Closing balance, month by month

Highest 16,402,375 s · lowest 12,234,123 s



April 3014 March 3015

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 3015-03