CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Delacroix-Mbeki
Unit 352, Pallas Ring 10

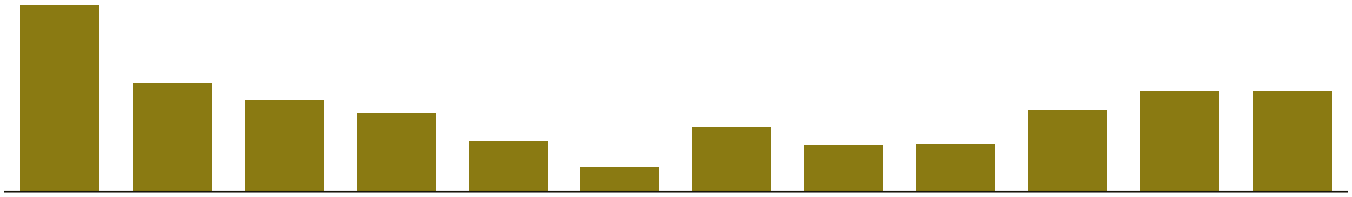
Account 8564-1663-2136
Period 1–31 October 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,966,708 s	**+430,159 s**	**-436,200 s**	**12,960,667 s**

Date	Description	Amount (s)	Balance (s)
05 Oct	Slippage fee (Titan, 7 transfers)	-4,200	12,962,508
	The Europa Ice Authority has asked whether the slippage on your pay can be taken from the pay itself, before it is credited. The Bank has said it can, and that this would make the fee a fee on a fee, which the firm has decided it would rather not explain to its staff. Ref. CIBT-3015-23B1-7		
19 Oct	Deposit: Hall E	+227,459	13,189,967
	Auditors' note: the counter's tally is in pencil, the slip is in ink, and the envelope is in a third hand that the auditors have been unable to place. All three total 227,459, which they describe as a rare unanimity between parties who have never met. Ref. CIBT-3015-61EE-2		
20 Oct	ATM withdrawal: Titan	-172,800	13,017,167
	You fold the receipt once, lengthways, before it has finished printing. The custodian has found three slips folded the same way in the machine's tray and has kept them together for the file. Ref. CIBT-3015-6C91-8		
24 Oct	Payroll credit: the Europa Ice Authority	+157,317	13,174,484
	You count the Europa Ice Authority credit at the counter in whole cycles, then ask for the fraction in seconds, and the officer gives it to you with a small bow. Ref. CIBT-3015-B5F8-6		
24 Oct	ATM withdrawal: Titan	-259,200	12,915,284
	The machine apologised on its screen before it dispensed, in the wording the Bank supplies for a delayed cash-time request, and then gave the 3 Standard days without further remark. Ref. CIBT-3015-45E8-1		
31 Oct	Interest at 4.20% APY	+45,383	12,960,667
	The officer found the interest 30 seconds larger than the balance that had been reported, and asked the depositor whether the difference was a gift. The depositor said it was the interest, and the officer agreed that it generally is. Ref. CIBT-3015-B376-7		

Closing balance, month by month

Highest 14,211,509 s · lowest 11,854,619 s



November 3014 October 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 3015-10