CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Delacroix-Mbeki
Unit 215, Pallas Ring 10

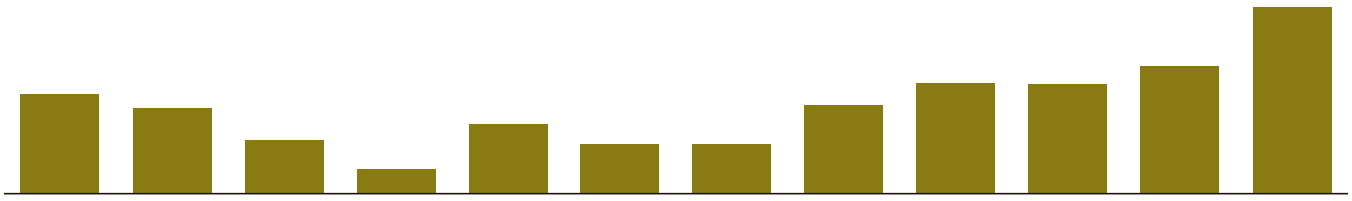
Account 8564-1663-2136
Period 1–31 December 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,194,652 s	**+937,489 s**	**-178,200 s**	**13,953,941 s**

Date	Description	Amount (s)	Balance (s)
21 Dec	ATM withdrawal: Ganymede	-172,800	13,021,852
	This statement showed the 21st withdrawal twice, once as made and once as posted. The second line has been removed; the cash was taken once. Ref. CIBT-3015-D5F0-0		
22 Dec	Slippage fee (Ganymede, 9 transfers)	-5,400	13,016,452
	Your standing transfer of 5,400 to 8564-6228-7108 crosses the clock boundary on the 22nd of every month and is charged the crossing fee each time. It has done so since 3010, and it is the largest single line on your slippage each year. Ref. CIBT-3015-CB72-9		
28 Dec	Deposit: Hall E	+733,991	13,750,443
	The Europa Ice Authority pays a share of your deposit directly into 8564-1663-2136 on the 28th of each month, and the Bank has never been asked to explain why. The sum appears on the line above yours, where the payroll office keeps its own ideas. Ref. CIBT-3015-B783-9		
30 Dec	Payroll credit: the Europa Ice Authority	+157,317	13,907,760
	The credit from the Europa Ice Authority was held a day at Ganymede, which observes a festival on the 30th that the Bank does not. The money arrived the next morning and carries that morning's date, which is correct. Ref. CIBT-3015-7D92-1		
31 Dec	Interest at 4.20% APY	+46,181	13,953,941
	Interest is posted to the whole second and never to a fraction. A balance that earns 0.978 of a second a day is not credited each day, but accumulates until it makes a second, which it does on the 31st, in your favour. Ref. CIBT-3015-6759-0		

Closing balance, month by month

Highest 13,953,941 s · lowest 11,854,619 s



January 3015 December 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 3015-12