CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Delacroix-Mbeki
Unit 185, Pallas Ring 10

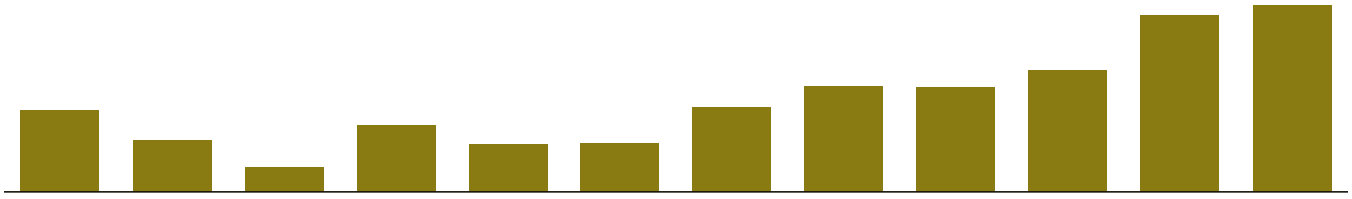
Account 8564-1663-2136
Period 1–31 January 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,953,941 s	**+479,194 s**	**-345,600 s**	**14,087,535 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Deposit: Hall E	+273,039	14,226,980
	You have made a deposit at Hall E on every 5th of the month since 3011, always with the sum written in full across the front of the envelope. Ref. CIBT-3016-3C7D-3		
08 Jan	ATM withdrawal: Bronx Sector	-86,400	14,140,580
	You fold each withdrawal into the same wallet and count it once at home before you come back for the next. The officers have never seen the wallet, but the custodian says it is always the correct weight. Ref. CIBT-3016-F36E-6		
25 Jan	Payroll credit: the Europa Ice Authority	+157,317	14,297,897
	Bronx Sector keeps the wage for its workers in a cabinet on the platform and releases it to the Bank by the same train that brings the post. The train is late more often than the wage, and the wage has never once been early. Ref. CIBT-3016-7536-5		
27 Jan	ATM withdrawal: Bronx Sector	-259,200	14,038,697
	A withdrawal made on the 27th was not posted until 29 days later, because the machine at Bronx Sector had been serviced and its ledger carried away to be read by hand. The custodian who read it reports that the figures had been right all along; the machine had simply not been asked. Ref. CIBT-3016-2A78-8		
31 Jan	Interest at 4.20% APY	+48,838	14,087,535
	The rate of 4.20% APY compounds on each second, but the statement shows it compounded on each day. The difference of 6 seconds is in your favour, and the Bank has decided to mention it only when asked. Ref. CIBT-3016-0D34-1		

Closing balance, month by month

Highest 14,087,535 s · lowest 11,854,619 s



February 3015 January 3016

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 3016-01