CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Delacroix-Mbeki
Unit 27, Pallas Ring 10

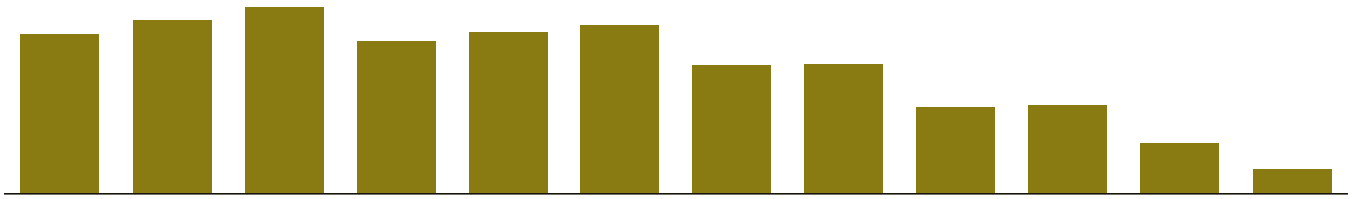
Account 8564-1663-2136
Period 1–31 July 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,267,307 s	**+228,252 s**	**-803,147 s**	**19,692,412 s**

Date	Description	Amount (s)	Balance (s)
07 Jul	Slippage fee (Titan, 7 transfers)	-2,100	20,265,207
	Your subscription to the Titan relay's weekly bulletin is charged as a crossing each Monday. The slippage on it is 0.30 s, and the bulletin arrives in full every time, which is more than can be said for most of the Bank's correspondence. Ref. CIBT-3020-9203-3		
20 Jul	Transfer to own account: Titan	-801,047	19,464,160
	The sundry on the 20th was raised by a clerk who has since moved to the Titan desk. The clerk's initials appear on both copies of the form, and the auditors have compared the two and found them alike. Ref. CIBT-3020-C6A7-8		
25 Jul	Payroll credit: the Europa Ice Authority	+157,317	19,621,477
	The Europa Ice Authority pays in cycles on its own world and sends each credit on the employer's day, which runs 28 Standard days ahead of yours. The Bank files the credit under the day it arrived and leaves the difference to the employer's calendar. Ref. CIBT-3020-F868-3		
31 Jul	Interest at 4.20% APY	+70,935	19,692,412
	Interest is worked on the Standard day and posted by the clock at Hall E, which keeps its own, so the interest line and the Standard reckoning are never quite the same width. The figures have been placed side by side so that the difference can be seen without being explained. Ref. CIBT-3020-1667-9		

Closing balance, month by month

Highest 23,282,902 s · lowest 19,692,412 s



August 3019 July 3020

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 3020-07