CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Delacroix-Mbeki
Unit 73, Pallas Ring 10

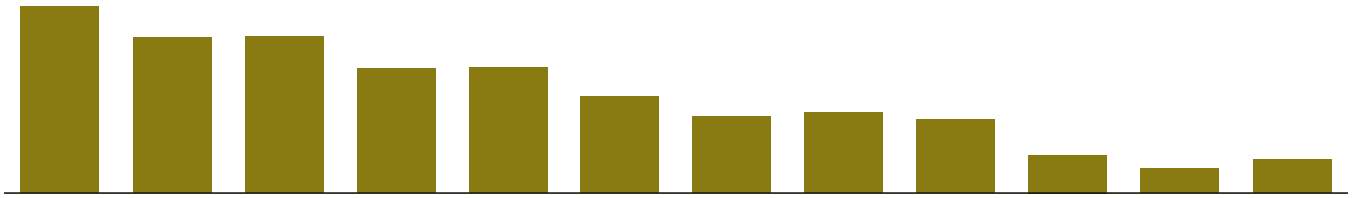
Account 8564-1663-2136
Period 1–31 December 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,169,704 s	**+449,413 s**	**-173,100 s**	**18,446,017 s**

Date	Description	Amount (s)	Balance (s)
01 Dec	ATM withdrawal: Lagos Sector	-172,800	17,996,904
	You take your cash in one step and then stand a moment with the receipt unread, as a man might pause in a doorway. The officer has allowed the pause to be recorded as part of the transaction. Ref. CIBT-3020-AC98-2		
01 Dec	Deposit: Hall E	+228,503	18,225,407
	The deposit of 228,503 posted on the 1st carried a day of the week where the date should have been. The two were the same that week, and nobody noticed until the week changed. Ref. CIBT-3020-BC63-5		
21 Dec	Slippage fee (Lagos Sector, 1 transfers)	-300	18,225,107
	Crossings from Lagos Sector are reckoned on the local day, which runs 4 Standard hours longer than the Head Office day. The fee for 1 transfers is set on that basis, and nobody at the relay has complained about it. Ref. CIBT-3020-95F3-8		
25 Dec	Payroll credit: the Europa Ice Authority	+157,317	18,382,424
	You ask for your the Europa Ice Authority credit to be read aloud at the window. The officer reads the figure twice, the second time more slowly, as you have asked, and then returns the slip. Ref. CIBT-3020-AFB4-0		
31 Dec	Interest at 4.20% APY	+63,593	18,446,017
	No fee has been taken on this interest, which would normally be charged on a balance held for so long. The officer who waived it said the charge had gone out of fashion around the time the balance was opened. Ref. CIBT-3020-3916-8		

Closing balance, month by month

Highest 22,885,450 s · lowest 18,169,704 s



January 3020 December 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 3020-12