CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Dov Delacroix-Mbeki
Unit 326, Pallas Ring 10

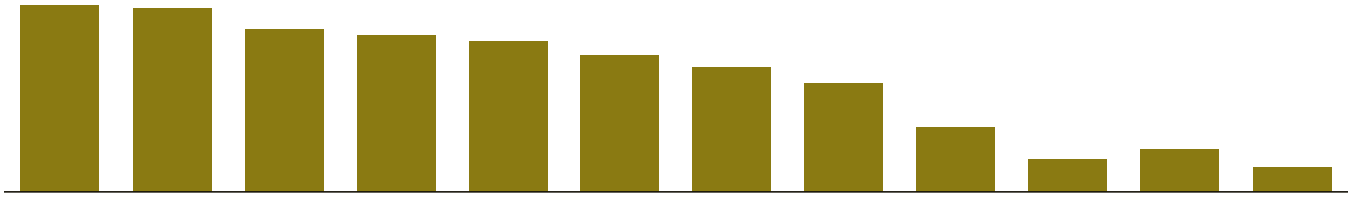
Account 8564-1663-2136
Period 1–31 July 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,576,929 s	**+253,290 s**	**-710,869 s**	**20,119,350 s**

Date	Description	Amount (s)	Balance (s)
22 Jul	Transfer to own account: The Belt	-707,269	19,869,660
	A charge for the upkeep of your signature card is levied on the anniversary of the card. The signature has not changed in that time, and the card has not been asked to change. Ref. CIBT-3023-8C8B-5		
28 Jul	New Time™ exchange	+23,954	19,893,614
	You bring in your New Time™ in small amounts on the same weekday each fortnight, rather than all at once. The officer on duty asks whether you would like to exchange the whole of it in one go, and you have never once said yes. Ref. CIBT-3023-7309-1		
29 Jul	Payroll credit: the Europa Ice Authority	+157,317	20,050,931
	The wage was held 28 days at The Belt because the station's sun had set during the transfer, and the relay would not carry money across a night it had not signed for. Ref. CIBT-3023-879B-4		
29 Jul	Slippage fee (The Belt, 6 transfers)	-3,600	20,047,331
	This line records your second crossing, not your first. The first was entered on the previous statement at the wrong fee; the two have been matched, and the statement now shows 6 crossings where it showed 37 before. Ref. CIBT-3023-42F9-9		
31 Jul	Interest at 4.20% APY	+72,019	20,119,350
	Interest for the 31st waited 30 days in the suspense ledger, which is where interest goes when a rate has been announced but not yet written down. The rate is now written down, and the interest has been paid with the days on it. Ref. CIBT-3023-881C-8		

Closing balance, month by month

Highest 24,148,586 s · lowest 20,119,350 s



August 3022 July 3023

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 3023-07