CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Dov Delacroix-Mbeki
Unit 380, Pallas Ring 10

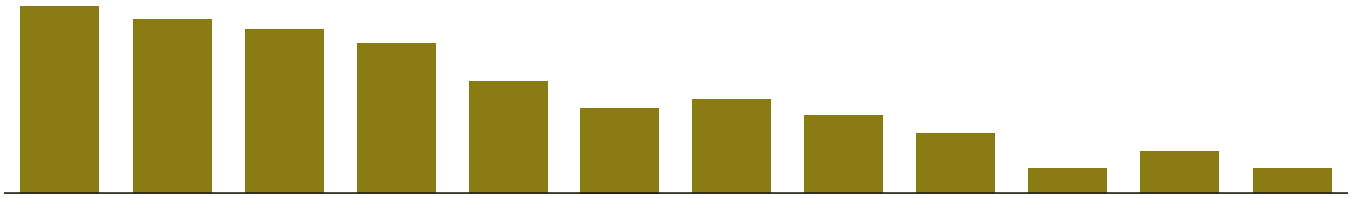
Account 8564-1663-2136
Period 1–30 November 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,072,978 s	**+224,072 s**	**-713,303 s**	**18,583,747 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	Payroll credit: the Europa Ice Authority	+157,317	19,230,295
	The Europa Ice Authority takes 0.30 s from each wage for a locker it rents you on the sub-level, a locker you have never opened. The rent has come out of the wage on every payday since 3022, and the locker is presumably still shut. Ref. CIBT-3023-044D-0		
04 Nov	ATM withdrawal: Ganymede	-259,200	18,971,095
	The concourse staff call the machine at Ganymede by a name the Bank does not record. The Teller asks that you be told, in confidence, that the name is affectionate. Ref. CIBT-3023-3417-7		
22 Nov	Slippage fee (Ganymede, 5 transfers)	-1,500	18,969,595
	Charged at 0.30 s per Standard day across the period in which your transfers crossed between branches whose clocks disagree. An officer has noted that 5 of these transfers were automatic and suggests consolidating them; doing so would have saved 1,800 seconds this month. Ref. CIBT-3023-2D14-9		
29 Nov	Transfer to own account: Ganymede	-452,603	18,516,992
	The sundry was held 28 days while the branch decided whether it was a fee or a refund. It was a refund, and it is credited with interest for the wait, calculated by the branch and then checked by hand. Ref. CIBT-3023-A46A-6		
30 Nov	Interest at 4.20% APY	+66,755	18,583,747
	The posting was held on the 30th while the ledger was checked against its own copy. The check took 28 days, the copies agreed in every respect, and the interest was released with the days still on it. Ref. CIBT-3023-6962-5		

Closing balance, month by month

Highest 23,262,728 s · lowest 18,578,198 s



December 3022 November 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 3023-11