CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Delacroix-Mbeki
Unit 201, Pallas Ring 10

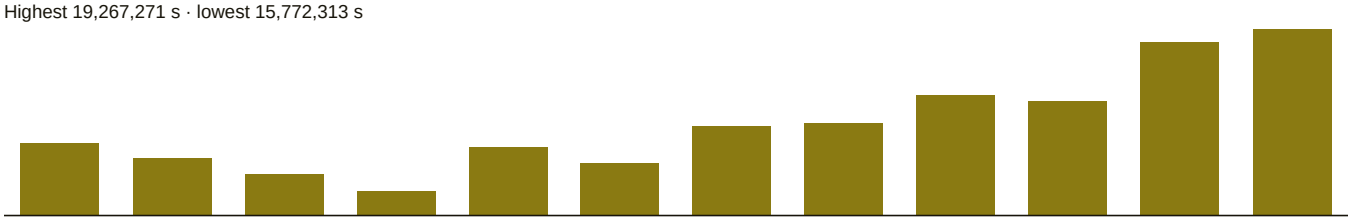
Account 8564-1663-2136
Period 1–31 August 3027
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,977,661 s	**+725,210 s**	**-435,600 s**	**19,267,271 s**

Date	Description	Amount (s)	Balance (s)
07 Aug	Deposit: Hall E	+501,472	19,479,133
	Your deposits are rounded to the nearest 40 seconds, and you have asked each time that they be rounded up. Each month the slip shows the same figure, rounded down, with a note in the margin asking for it to be reconsidered, and the note is filed with the slip. Ref. CIBT-3027-E191-8		
14 Aug	Payroll credit: the Europa Ice Authority	+157,317	19,636,450
	Pay for 29 days was held at New Orleans Sector while the employer's office agreed its own calendar with the Bank's. The two calendars agreed on the 14th, and the credit followed the same afternoon. Ref. CIBT-3027-137B-5		
18 Aug	ATM withdrawal: New Orleans Sector	-259,200	19,377,250
	The 18th withdrawal at New Orleans Sector is the one you set up as a recurring instruction. The machine asks you to confirm it each time, which you do, and the sum has not varied by a single day in all that time. Ref. CIBT-3027-2DE6-5		
21 Aug	ATM withdrawal: New Orleans Sector	-172,800	19,204,450
	Cash is paid out at the machine in multiples of five seconds, and each withdrawal is rounded to the machine's figure rather than yours. This one fell in your favour by 28 seconds, which the machine has added to your next withdrawal, to be taken when convenient. Ref. CIBT-3027-A868-5		
30 Aug	Slippage fee (New Orleans Sector, 4 transfers)	-3,600	19,200,850
	The New Orleans Sector branch reckons the slippage on its own crossings and passes the charge to us at the day's close. The rate is 0.30 s per Standard day, as on every world, and the local office asks to be thanked for working the sums without a calculator. Ref. CIBT-3027-B697-6		
31 Aug	Interest at 4.20% APY	+66,421	19,267,271
	At 4.20% APY the interest for 31 days is a figure with a fraction, and the fraction is rounded down to the nearest second, which is the Bank's rule for every fraction it does not own. Ref. CIBT-3027-5BE3-3		

Closing balance, month by month

Highest 19,267,271 s · lowest 15,772,313 s



September 3026 August 3027

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 3027-08