CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Dov Delacroix-Mbeki
Unit 169, Pallas Ring 10

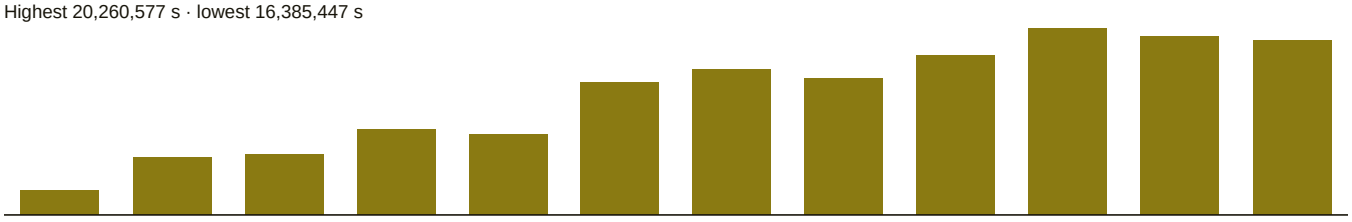
Account 8564-1663-2136
Period 1–31 January 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,073,256 s	**+406,222 s**	**-519,600 s**	**19,959,878 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	Deposit: Hall E	+178,649	20,251,905
	"Deposits are the only part of the Bank that arrive," the Teller says, "and they tend to arrive with rather less than they promised." Ref. CIBT-3028-88DB-1		
09 Jan	ATM withdrawal: São Paulo Sector	-259,200	19,992,705
	The machine at São Paulo Sector dispenses in the local day, so this withdrawal was made on a local morning and charged on a Standard one. The difference is 0.961 day, shown in the margin of the receipt. Ref. CIBT-3028-A03E-8		
11 Jan	Payroll credit: the Europa Ice Authority	+157,317	20,150,022
	The remittance advice from the Europa Ice Authority shows the wage twice, once as earned and once as paid, and the two figures differ by 0.30 seconds. The difference is a fee the firm charged itself for paying early. The auditors have been asked whether a firm may pay itself. Ref. CIBT-3028-D409-0		
21 Jan	ATM withdrawal: São Paulo Sector	-259,200	19,890,822
	A withdrawal made on the 21st was returned to the counter the same afternoon, unopened, with a note reading only "not today". It was made again the following day, and the note was not repeated. Ref. CIBT-3028-721A-4		
21 Jan	Slippage fee (São Paulo Sector, 4 transfers)	-1,200	19,889,622
	The Europa Ice Authority has asked that its own crossings appear on a separate statement, which the Bank has agreed to. The only line left on yours is for the 4 transfers you sent yourself, and it shows 1,200 seconds. Ref. CIBT-3028-BD04-9		
31 Jan	Interest at 4.20% APY	+70,256	19,959,878
	The early-withdrawal charge on the interest has been waived. The interest was not withdrawn; it was read aloud at the counter, and the Bank does not charge for reading. Ref. CIBT-3028-688F-1		

Closing balance, month by month

Highest 20,260,577 s · lowest 16,385,447 s



February 3027 January 3028

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 3028-01