CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Uma Delacroix-Mbeki
Unit 104, Pallas Ring 10

Account 8564-3679-0708
Period 1–31 August 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,039,270,438 s	**+7,137,446 s**	**-159,450,472 s**	**1,886,957,412 s**

Date	Description	Amount (s)	Balance (s)
12 Aug	Transfer to own account: Ganymede	-159,428,010	1,879,842,428
	Under the small-sums rule a charge below one cycle is rounded to nothing, and a charge above that line to the whole cycle. This one was 0.978 over the line, so it was charged in full, which the Bank considers the fairer of the two. Ref. CIBT-3003-919A-6		
13 Aug	Slippage fee (Ganymede, 8 transfers)	-7,200	1,879,835,228
	The charity that takes 02:00:00 from this account each quarter asks to see its slippage on a line of its own, so that it can tell its donors how little of each gift is lost on the crossing. The line is shown, and the charity has sent back a card of thanks addressed to the relay. Ref. CIBT-3003-85B6-7		
29 Aug	Turbulence Cover	-15,262	1,879,819,966
	The claim was held for 28 Standard days because the carrier recorded the hour of departure on its own calendar and the Bank recorded it on ours. The two calendars are reconciled each quarter, and this claim was reconciled on the 29th. Ref. CIBT-3003-F424-2		
31 Aug	Interest at 4.20% APY	+7,137,446	1,886,957,412
	A rate change posted at Ganymede reached this branch 28 days after the period had closed. The period has been calculated at both rates and the higher has been paid. The lower was never in dispute. Ref. CIBT-3003-0222-6		

Closing balance, month by month

Highest 2,612,977,012 s · lowest 1,886,957,412 s



September 3002 August 3003

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 3679-0708 3003-08