CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mateo Delacroix-Mbeki
Unit 315, Pallas Ring 10

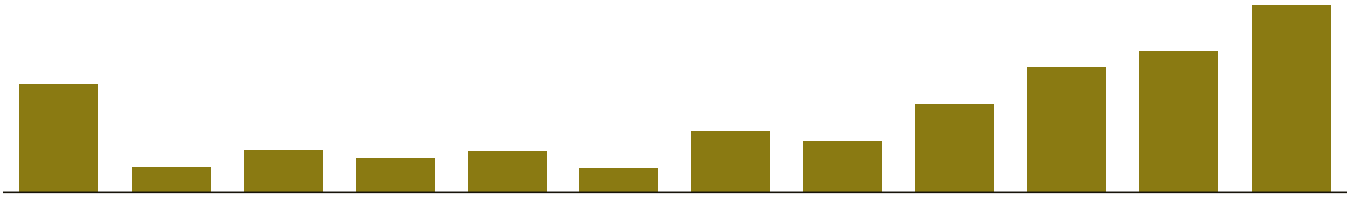
Account 8564-3316-5607
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
9,238,794 s	**+1,052,505 s**	**-463,787 s**	**9,827,512 s**

Date	Description	Amount (s)	Balance (s)
02 Dec	ATM withdrawal: Tallinn Sector	-259,200	8,979,594
	An earlier statement placed your withdrawal at Tallinn Sector at the Hall E counter. It was not. The entry has been moved to the machine, where it was made, and the Bank has written to say so. Ref. CIBT-3003-2F83-5		
09 Dec	Payroll credit: Phobos Drydock	+148,822	9,128,416
	Auditors' finding: Phobos Drydock paid 7 wages in the quarter from an account the Bank had been told was closed. The account is closed. The money was not, and it has been returned with the employer's apology, which the auditors checked was in the employer's own hand. Ref. CIBT-3003-8B0D-6		
18 Dec	Slippage fee (Tallinn Sector, 2 transfers)	-1,200	9,127,216
	Crossings from Titan are reckoned on the lake's tide, so the fee is lowest at high water and highest on the ebb. The Bank has not decided whether to charge the difference or wait for the tide to make up its mind. Ref. CIBT-3003-B592-4		
20 Dec	Deposit: Hall E	+819,871	9,947,087
	Auditors' sample, row 14: the slip, the envelope and the ledger all show the same figure in the same hand. The envelope has been checked for a second figure written under the first, and there is none. The auditors have written the absence into the margin, where they write what they cannot explain. Ref. CIBT-3003-CFB5-4		
22 Dec	Mech Veterans' Time Pension	+47,627	9,994,714
	Phobos Drydock pays the top-up in the currency of its head office, and its letters still describe it in the old unit of the firm's first contract. The Bank converts the sum at the posted rate and reports it in seconds, and the two descriptions are kept side by side in the file. Ref. CIBT-3003-9044-7		
22 Dec	ATM withdrawal: Tallinn Sector	-172,800	9,821,914
	Cash withdrawn at Hall E was counted, bundled and carried to the car park by a teller, who was then asked to carry it back. The Bank apologises for the second journey and has credited the walking as interest. Ref. CIBT-3003-CC46-8		
30 Dec	Temporal Health Plan	-30,587	9,791,327
	No charge is made for copying the schedule of benefits onto the back of your receipt, which is where you keep it. The schedule has been there since the first premium and has never once needed correcting, which the plan finds almost embarrassing. Ref. CIBT-3003-F5B5-0		
31 Dec	Interest at 4.70% APY	+36,185	9,827,512
	The interest for 3002 was checked by the auditors against the depositor's own copy. That copy was kept in a folder marked with the rate and the word "still". The two agree, and the auditors have asked to see the folder. Ref. CIBT-3003-B4B4-4		

Closing balance, month by month

Highest 9,827,512 s · lowest 7,744,493 s



January 3003 December 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  3316-5607  3003-12`