CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Isolde Kowalczyk
Unit 371, Pallas Ring 10

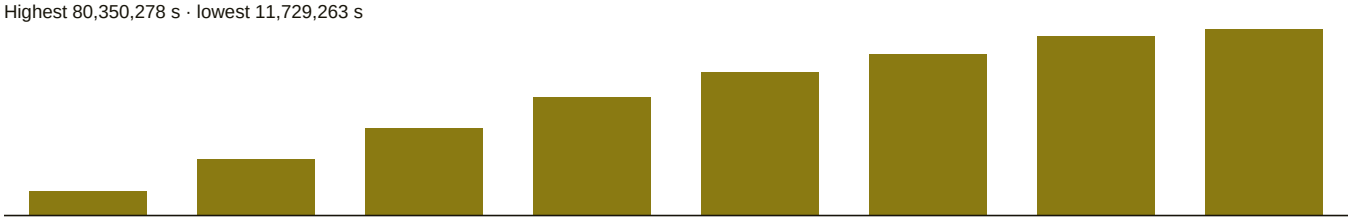
Account 8564-1663-7622
Period 1–31 May 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
77,459,793 s	**+2,896,785 s**	**-6,300 s**	**80,350,278 s**

Date	Description	Amount (s)	Balance (s)
01 May	Payroll credit: Brymar College	+1,326,789	78,786,582
	Overtime from the Brymar College office is credited as a single sum every second week, and you collect it on the stroke of the counter's opening. The Bank records this as punctuality, which it is. Ref. CIBT-3029-71FF-0		
14 May	Mech Veterans' Time Pension	+438,121	79,224,703
	The veterans' reserve credit shown last month was entered against the wrong veteran's file, which had been left at the end of the counter, where the light is poor after an earlier discharge. The entry has been moved, and the file has been given a note so that it is not left there again. Ref. CIBT-3029-DD12-1		
18 May	New Time™ exchange	+33,851	79,258,554
	At Luna the recall rate is read out at the top of the local hour and not at the Head Office's, so an exchange made there rounds the way the local hour does. Hall E has allowed for the difference on the day of the notice, and the allowance is shown as a rounding and not a gift. Ref. CIBT-3029-059C-1		
19 May	Slippage fee (Luna, 7 transfers)	-6,300	79,252,254
	You arrive at the relay's hatch a little before it opens and wait until the first light falls on the sill, after which you send the transfers in a single movement. The operator has begun to open the hatch on the first light, to save you the wait, and has been told it need not. Ref. CIBT-3029-56F6-7		
21 May	Deposit: Hall E	+865,645	80,117,899
	Note for the auditors: the fraction of 0.962 left over from this deposit is kept in the counter's tray at the holder's request, not credited. The tray has been counted, and the fraction is where the tray says it is. Ref. CIBT-3029-DEFB-9		
31 May	Interest at 3.60% APY	+232,379	80,350,278
	For the auditors: the balance, the rate and the number of days are printed in full on the reverse, so the figure can be rebuilt without the Bank's help. The auditors have tried it twice and asked for a third copy to check their own working. Ref. CIBT-3029-8656-3		

Closing balance, month by month

Highest 80,350,278 s · lowest 11,729,263 s



October 3028 May 3029

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 1663-7622 3029-05