CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Isolde Kowalczyk
Unit 82, Pallas Ring 10

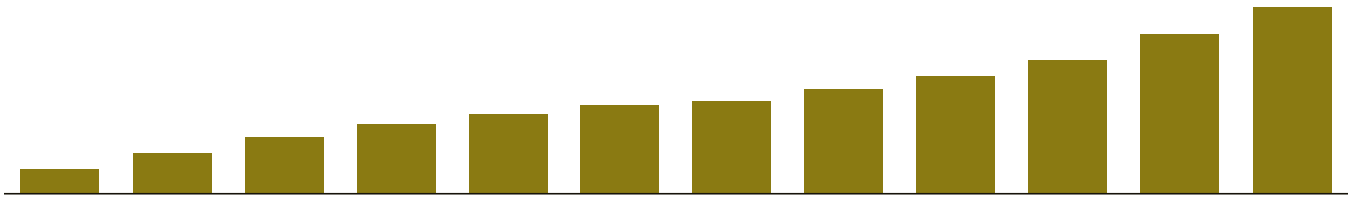
Account 8564-1663-7622
Period 1–31 October 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
134,615,966 s	**+22,442,594 s**	**-260,100 s**	**156,798,460 s**

Date	Description	Amount (s)	Balance (s)
13 Oct	Payroll credit: Brymar College	+1,326,789	135,942,755
	The payroll office gave the wrong remitter reference for this credit, which is why it was held at the counter for 28 days. The reference has been corrected and the credit posted to the right account. Ref. CIBT-3029-253D-8		
22 Oct	ATM withdrawal: Singapore Sector	-259,200	135,683,555
	A withdrawal at Singapore Sector was posted to a branch account with the same number and a different check digit. The entry has moved to yours, and the other account has been reconciled to the second. Ref. CIBT-3029-BB78-9		
23 Oct	Deposit: Hall E	+20,280,572	155,964,127
	The Teller reports that the envelope was brought in by a relative of the holder, who asked to be thanked for the coffee. The Teller has passed on the thanks and says that the coffee was not hers. Ref. CIBT-3029-1BA9-3		
28 Oct	Mech Veterans' Time Pension	+431,386	156,395,513
	The reserve credit for 3028 was posted to a namesake at Hall E, who has been paid the same sum for himself and asked whether he ought to be grateful. The Bank has told him he ought to be prompt about the form, which he has been. Ref. CIBT-3029-934D-4		
29 Oct	Slippage fee (Singapore Sector, 3 transfers)	-900	156,394,613
	Fees are charged on seconds lost, but the posted rate is quoted per minute. The statement converts the one into the other at the close of the period, and this month the conversion came to 900 s, rounding included. Ref. CIBT-3029-30B9-8		
31 Oct	Interest at 3.60% APY	+403,847	156,798,460
	A remainder of 0.960 from this month's rounding has gone into the reserve and not into the account. It will be credited if the account is closed, which is not expected, and so the reserve has already entered it as spent. Ref. CIBT-3029-8CB8-1		

Closing balance, month by month

Highest 156,798,460 s · lowest 25,230,993 s



November 3028 October 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 3029-10