CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Kaito Kowalczyk
Unit 255, Pallas Ring 10

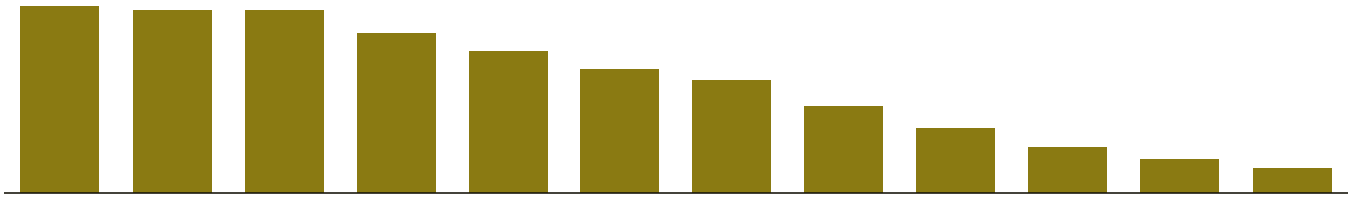
Account 8564-2593-8607
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
16,459,716 s	**+60,352 s**	**-549,136 s**	**15,970,932 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Slippage fee (Europa, 8 transfers)	-4,800	16,454,916
	The far relay at Europa keeps its reference by the turning of a ring, so each crossing is recorded against the ring's position on the day it was sent. The ring was slow on the 2nd, and the fee of 0.30 s stands as the ring had it. Ref. CIBT-3003-C4A8-8		
16 Jan	Memory Vault: box 52-155, quarter	-259,200	16,195,716
	You knock on the sub-level lift's door before using the lift, every time, and the lift has begun to wait for the knock. The Vault records this as courtesy, and the lift as a habit it had not known it had. Ref. CIBT-3003-487F-1		
21 Jan	Transfer to own account: Europa	-285,136	15,910,580
	You asked for every sundry on your account to be explained in a single sentence, and the officer has learned to write them that way. The sentences are kept in a folder at the counter for when you next ask. Ref. CIBT-3003-91CC-8		
31 Jan	Interest at 4.40% APY	+60,352	15,970,932
	The 31st interest was keyed from the rate for the period before last. The correct figure is 4.40% APY, and the difference has been paid on this line; the earlier entry is struck in the ledger and not on the copy you keep. Ref. CIBT-3003-23CB-2		

Closing balance, month by month

Highest 24,378,463 s · lowest 15,970,932 s



February 3002 January 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 2593-8607 3003-01