CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Bram Kowalczyk**
Unit 13, Pallas Ring 10

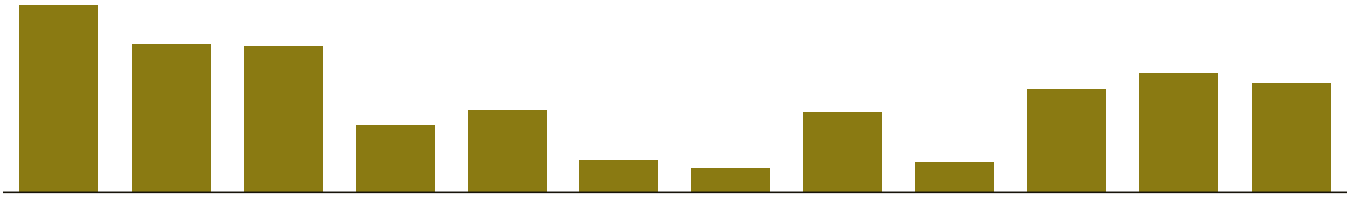
Account 8564-3639-9708
Period 1–31 January 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **13,225,536 s** | **+259,726 s** | **-403,284 s** | **13,081,978 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 02 Jan | Transfer to own account: Nairobi Sector | -107,257 | 13,118,279 |
| | The sundry refund was posted after the night safe had been emptied, which is an unusual hour for a refund, and the officer who posted it asks that this be recorded. Ref. CIBT-2964-3950-2 | | |
| 07 Jan | Mech Veterans' Time Pension | +60,221 | 13,178,500 |
| | Your former employer, Brymar College, has sent its pension top-up on the same day as the Bank's payment, and the two sums appear together on this line. The fund asks only that you write once a year to say you are still alive. Ref. CIBT-2964-1DA2-5 | | |
| 09 Jan | ATM withdrawal: Nairobi Sector | -172,800 | 13,005,700 |
| | The fee on a withdrawal at Nairobi Sector is charged on the sum rounded up to the next day. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-2964-0452-6 | | |
| 19 Jan | Turbulence Cover | -25,346 | 12,980,354 |
| | Cover is priced to the half-minute and paid to the whole, and the half-minute left over is credited to the next claim, where it waits against a delay that has not yet been filed. Ref. CIBT-2964-EC56-6 | | |
| 24 Jan | Transfer to joint account | -97,881 | 12,882,473 |
| | "Two signatures and one balance," the Teller observes, "is the only sum this building does without any remainder." She then checks it twice, from habit. Ref. CIBT-2964-F0BB-3 | | |
| 29 Jan | Payroll credit: Brymar College | +163,135 | 13,045,608 |
| | Each year on the day your wage is first credited you send the Bank a card with one word on it, received, and the card goes into the file with the others. The file is now thick enough that the Teller dates it by the cards. Ref. CIBT-2964-FBF3-0 | | |
| 31 Jan | Interest at 3.30% APY | +36,370 | 13,081,978 |
| | The Teller reads the interest out before the balance, the balance before the interest, and then both together, which the Teller says is the order the account was opened in. The register does not say so, but nobody has checked. Ref. CIBT-2964-889F-2 | | |

### Closing balance, month by month

Highest 14,192,372 s · lowest 11,852,851 s



February 2963 January 2964

*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 3639-9708 2964-01