CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 255, Pallas Ring 10

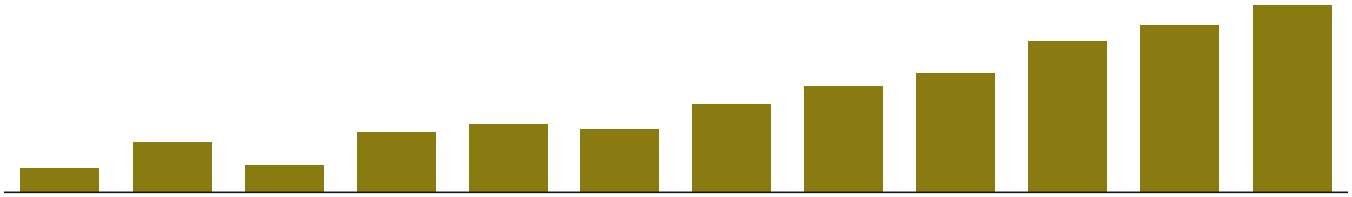
Account 8564-3639-9708
Period 1–31 July 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
16,365,915 s	**+718,973 s**	**-109,815 s**	**16,975,073 s**

Date	Description	Amount (s)	Balance (s)
10 Jul	Turbulence Cover	-11,934	16,353,981
	The auditors' file shows three claims on the Io run filed on the same morning and paid from one reserve. The reserve balances; the claims may not all be genuine, but the auditors have agreed not to say which. Ref. CIBT-2964-E320-1		
16 Jul	Payroll credit: Brymar College	+163,135	16,517,116
	Your salary from Brymar College comes through Hall E because the firm's own bank at Io closed its desk in 2960. The firm says this is the nearest counter that keeps the same hours, and the Bank has not disputed it. Ref. CIBT-2964-937F-6		
18 Jul	Deposit: Hall E	+459,542	16,976,658
	Auditors' note: the counter's tally is in pencil, the slip is in ink, and the envelope is in a third hand that the auditors have been unable to place. All three total 459,542, which they describe as a rare unanimity between parties who have never met. Ref. CIBT-2964-01FA-5		
19 Jul	Mech Veterans' Time Pension	+51,290	17,027,948
	The pension paid on the 19th was for the month before, because the officer who keyed it had the calendar open at the wrong page. The month has been corrected and the sum is unchanged; the calendar has been taken down. Ref. CIBT-2964-0955-4		
29 Jul	Transfer to joint account	-97,881	16,930,067
	Interest on the joint account is divided between the holders to the nearest second, and any second left over goes to whichever of you has the earlier birthday on the posting day. It has happened twice, and both times it was Bram Blackwood. Ref. CIBT-2964-8F23-0		
31 Jul	Interest at 3.30% APY	+45,006	16,975,073
	Interest for 6 months, credited on the first morning of each period before the branch has opened. You stand outside the door each time, the officers have asked you to wait inside, and you have explained that you are not waiting. Ref. CIBT-2964-61D3-5		

Closing balance, month by month

Highest 16,975,073 s · lowest 11,852,851 s



August 2963 July 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 2964-07