CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 191, Pallas Ring 10

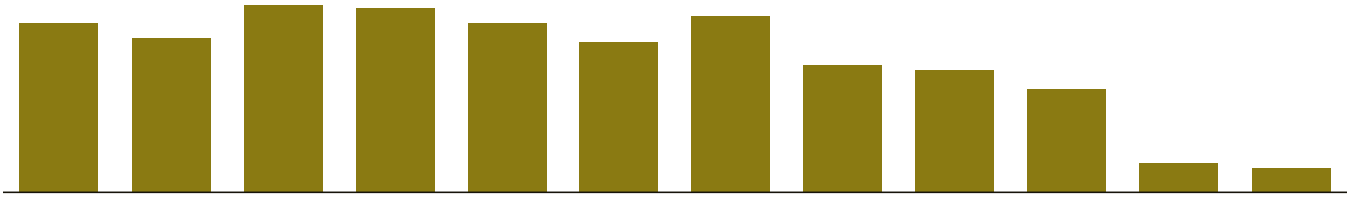
Account 8564-3639-9708
Period 1–31 January 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
15,019,597 s	**+264,907 s**	**-363,137 s**	**14,921,367 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Payroll credit: Brymar College	+163,135	15,182,732
	The charge for 7 small credits from Brymar College in a single day has been waived in full. The office sent them as one batch by mistake, then asked the Bank to split them again at its own expense, and the Bank declined the expense and waived the fee instead. Ref. CIBT-2986-ED9B-7		
04 Jan	Transfer to joint account	-97,881	15,084,851
	Each month the joint transfer is made by whichever holder was last to rise from the counter, and the Bank records the name of the holder who stayed seated. The two names have never been on the same line, which the Teller describes as a rota kept by manners. Ref. CIBT-2986-23AB-9		
05 Jan	Mech Veterans' Time Pension	+60,469	15,145,320
	The Teller has suggested that you keep the envelope the pension came in, as it is the only record of the month that does not involve the Bank. The Bank would not argue with her. Ref. CIBT-2986-8C46-6		
09 Jan	Slippage fee (Vancouver Sector, 8 transfers)	-2,400	15,142,920
	On Mars the relay keeps the Mars day, which runs 51 hours longer than ours, so transfers sent there wait for the sun before they are charged. No fee is owed for the sun, and the Mars office has asked that this be stated in the margin, where it is. Ref. CIBT-2986-C4AE-0		
17 Jan	Turbulence Cover	-10,499	15,132,421
	A passenger came aboard the Vancouver Sector run with a basket of late pears from the orchard, and the carrier has described the passenger, the bundle and the 54 minutes as a single event. The claim has been paid on the minutes alone. Ref. CIBT-2986-8F12-2		
27 Jan	Transfer to own account: Vancouver Sector	-252,357	14,880,064
	The fee for a document issued at Vancouver Sector is charged in whole days and posted in the seconds of the day it was signed. You signed it at the counter, so the day is the one shown; the charge has been reckoned on the other world's clock as the form requires. Ref. CIBT-2986-D721-9		
31 Jan	Interest at 3.30% APY	+41,303	14,921,367
	Interest is paid on the balance at the start of each second, so the 41,303 that arrived at the counter at 14:03:59 earned nothing until 14:04:00, when it began earning as though it had been waiting all along. The statement shows the arrival and the first interest on the same line. Ref. CIBT-2986-3481-5		

Closing balance, month by month

Highest 18,130,706 s · lowest 14,921,367 s



February 2985 January 2986

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 2986-01