CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 167, Pallas Ring 10

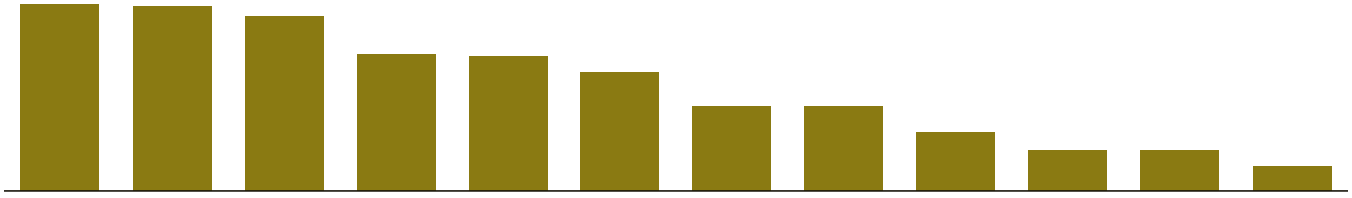
Account 8564-3639-9708
Period 1–31 August 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,296,411 s	**+87,192 s**	**-711,334 s**	**10,672,269 s**

Date	Description	Amount (s)	Balance (s)
03 Aug	Turbulence Cover	-25,016	11,271,395
	This claim took 30 days because the underwriter wished to know whether a broken gangway hinge counted as weather. It was ruled not to, and the carrier has paid for the hinge. Ref. CIBT-2986-DD44-7		
04 Aug	Transfer to joint account	-97,881	11,173,514
	The odd second of interest was left in the joint account at the holders' request, each having asked for it and then each having declined it. Ref. CIBT-2986-0EAA-4		
12 Aug	Mech Veterans' Time Pension	+56,127	11,229,641
	A Positive Contact clerk at Europa has been crediting the pension in her own species' reckoning, and has sent a table of conversions with each payment in case the Bank would like to keep it. The table is in a hand the Bank cannot read and has been filed anyway. Ref. CIBT-2986-2868-3		
12 Aug	Slippage fee (Europa, 2 transfers)	-1,800	11,227,841
	Brymar College asked that the slippage on its remittances be quoted in minutes, for presentation. The Bank quoted it in minutes; the file keeps it in seconds, where the figure is correct. Ref. CIBT-2986-D2CF-2		
29 Aug	Transfer to own account: Europa	-586,637	10,641,204
	A sundry raised at Europa waits in the local hall until the second clerk comes back from lunch. That is the local custom, and it takes exactly as long as lunch. This one was posted the afternoon she returned. Ref. CIBT-2986-157B-0		
31 Aug	Interest at 3.30% APY	+31,065	10,672,269
	The rate of 3.30% APY was reviewed on the 31st and confirmed unchanged. The review took eleven minutes, nine of which were spent on whether the word "unchanged" needed an apology. Ref. CIBT-2986-EBE8-7		

Closing balance, month by month

Highest 16,951,692 s · lowest 10,672,269 s



September 2985 August 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 2986-08