CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 352, Pallas Ring 10

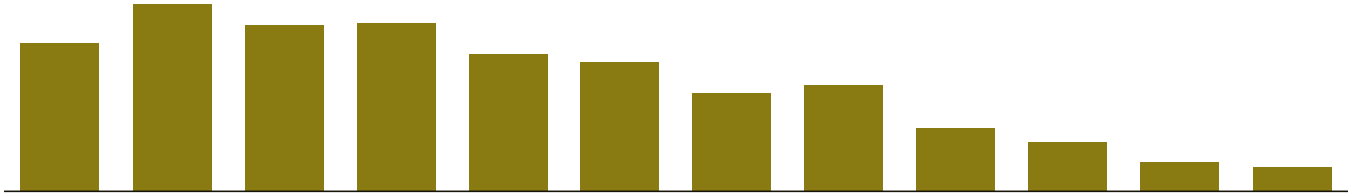
Account 8564-3639-9708
Period 1–31 January 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,617,245 s	**+243,969 s**	**-358,646 s**	**12,502,568 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Transfer to joint account	-97,881	12,519,364
	The joint account at São Paulo Sector earns its interest in days and converts it at the posted rate on the day it is paid, so the holders' figure reads a second higher in some months. Neither holder has complained, and the Bank has not offered to lower it. Ref. CIBT-2995-338A-0		
06 Jan	Mech Veterans' Time Pension	+46,137	12,565,501
	The São Paulo Sector pension desk now has a Positive Contact officer, who reads the schedule aloud to you in the unit your own people count in. The officer has learned the unit well, and the Bank has not been asked to learn it. Ref. CIBT-2995-CD57-0		
07 Jan	Payroll credit: Brymar College	+163,135	12,728,636
	The payroll office rounds the wage to the nearest tenth of a day, which means the figure you see is the one the employer chose and not the one it earned. The difference is small and is shown on the line below, so that you can dispute it if you prefer. Ref. CIBT-2995-493A-2		
11 Jan	Transfer to own account: São Paulo Sector	-258,965	12,469,671
	Sundry adjustments that cross from one world's ledger to another are reconciled at quarter-end, not month-end. This line will appear again in that reconciliation, and it is not a duplicate. Ref. CIBT-2995-5391-7		
24 Jan	Slippage fee (São Paulo Sector, 6 transfers)	-1,800	12,467,871
	A line of 6 crossings was entered under the account above and has been moved to yours, where the crossings were made. The fee of 1,800 s has gone with them. The account above was never charged and is not owed the fee, and the Bank has written to say so. Ref. CIBT-2995-C318-0		
31 Jan	Interest at 3.30% APY	+34,697	12,502,568
	A monthly fee on an account of this size would ordinarily apply. It has been waived in full. The schedule that charges it has been revised twice since the account was opened, and both revisions were waived for this account by the officer who signed them. Ref. CIBT-2995-2AD1-9		

Closing balance, month by month

Highest 16,554,729 s · lowest 12,502,568 s



February 2994 January 2995

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 2995-01