CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 294, Pallas Ring 10

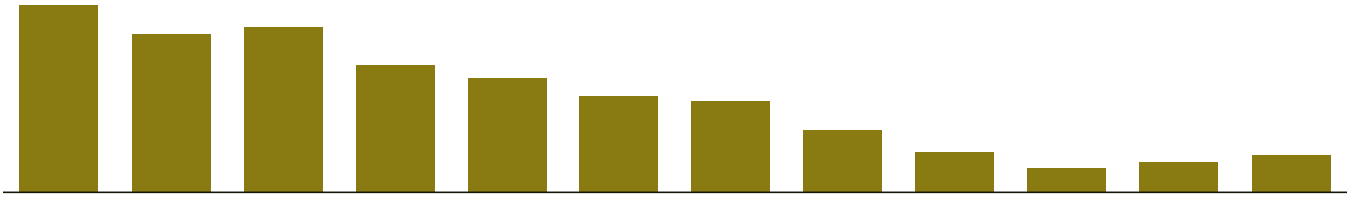
Account 8564-3639-9708
Period 1–30 June 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
10,808,392 s	**+727,952 s**	**-532,581 s**	**11,003,763 s**

Date	Description	Amount (s)	Balance (s)
02 Jun	ATM withdrawal: London Sector	-259,200	10,549,192
	Your standing withdrawal at London Sector is paid on the 2nd of each month into the machine's tray. It has been collected since 2993 in the same two notes. The custodian cleans the tray on the same day, so the notes are never quite new. Ref. CIBT-2995-F9C7-6		
14 Jun	Slippage fee (London Sector, 3 transfers)	-2,700	10,546,492
	1,200 seconds of the fee were saved by sending the 3 crossings together, which the Bank counts as a service to the relay and shows as a credit on the line below. Ref. CIBT-2995-5A29-2		
15 Jun	Transfer to joint account	-97,881	10,448,611
	The joint account was opened at Hall E in 2993 by two holders, one of whom has no record of signing the mandate. The mandate has been checked and is in order, and the signature is one both holders would recognise. Ref. CIBT-2995-84EE-3		
16 Jun	Payroll credit: Brymar College	+163,135	10,611,746
	The Authority's levy on the Brymar College wage was taken at the reference second, which the Authority set after the wage had been paid. The difference of 0.30 s has been credited to this month, and the Bank has not been asked to explain the order of events. Ref. CIBT-2995-7AEB-2		
17 Jun	ATM withdrawal: London Sector	-172,800	10,438,946
	The withdrawal shown on the 17th was booked a day after it came out of the machine, so its figure has been moved back to the day it was made. Nothing else on the statement has changed, and the difference is shown in the correction column. Ref. CIBT-2995-B695-7		
21 Jun	Mech Veterans' Time Pension	+49,594	10,488,540
	Your share of the Brymar College scheme comes through the Bank by a standing order its trustees set up in 2993 and have never looked at since. The Pensions Office has taken the lack of attention as consent. Ref. CIBT-2995-AFEA-6		
25 Jun	Deposit: Hall E	+485,500	10,974,040
	The deposit was posted at the counter rate, and the counter rate was posted at the start of the day. The auditors have checked that practice back to 2993 and found it, every time, to be exactly what it said it was. Ref. CIBT-2995-B7BE-3		
30 Jun	Interest at 3.30% APY	+29,723	11,003,763
	Each day's share of interest is rounded down to the second and the remainder carried into the next day's line, which accounts for the 0.942 shown at the foot of the page. Ref. CIBT-2995-FF85-6		

Closing balance, month by month

Highest 15,125,122 s · lowest 10,649,415 s



July 2994 June 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 2995-06