CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Kowalczyk
Unit 257, Pallas Ring 10

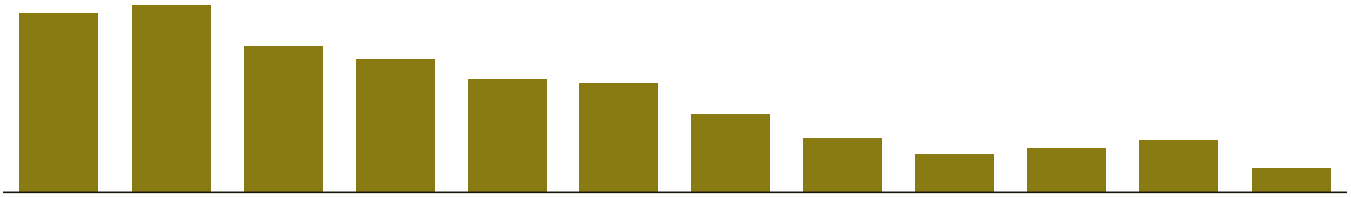
Account 8564-3639-9708
Period 1–31 July 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,003,763 s	**+256,913 s**	**-976,994 s**	**10,283,682 s**

Date	Description	Amount (s)	Balance (s)
06 Jul	Mech Veterans' Time Pension	+63,518	11,067,281
	You fold the pension notice along the line the Office printed, not the one you use at home, and the Teller has asked, politely, whether the Office or you has the better crease. Ref. CIBT-2995-CCED-8		
10 Jul	Slippage fee (Kepler Ring, 4 transfers)	-1,200	11,066,081
	You cross at the Kepler Ring relay on a Thursday, and the relay has stopped asking which Thursday. This month's 4 crossings came to 1,200 seconds of slippage, the lowest on your file since 2991. Ref. CIBT-2995-9866-8		
19 Jul	ATM withdrawal: Kepler Ring	-86,400	10,979,681
	The 0.30 s charge on this withdrawal has not been taken. It fell due on the 19th, and on reflection the Bank decided that a fee on an amount this small would inconvenience everyone concerned, including the fee. Ref. CIBT-2995-AF51-4		
19 Jul	Transfer to own account: Kepler Ring	-791,513	10,188,168
	Held 30 days at Hall E because the sundry form was filed in the wrong quarter's tray and not found until the tray was next emptied. The interest runs from the date the form was raised, which is the date on it. Ref. CIBT-2995-F3E7-2		
28 Jul	Transfer to joint account	-97,881	10,090,287
	The joint statement comes back to the counter each month with a single word written on the back, in two hands. The officer has read it and does not propose to repeat it. Ref. CIBT-2995-CBE0-7		
30 Jul	Payroll credit: Brymar College	+163,135	10,253,422
	Credit from Brymar College, rounded to the lower second. Over the year the rounding rule has left 1,800 seconds on your side of the ledger. The Bank holds them without interest, as the rule permits, and without comment. Ref. CIBT-2995-1C6B-3		
31 Jul	Interest at 3.30% APY	+30,260	10,283,682
	Interest on the 30,260 began to accrue 30 days after the funds arrived, because the deposit had been held at the Kepler Ring desk until its clock was confirmed. It has been backdated to the day it came in. Ref. CIBT-2995-8D4C-0		

Closing balance, month by month

Highest 14,540,537 s · lowest 10,283,682 s



August 2994 July 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 2995-07