CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Kowalczyk
Unit 224, Pallas Ring 10

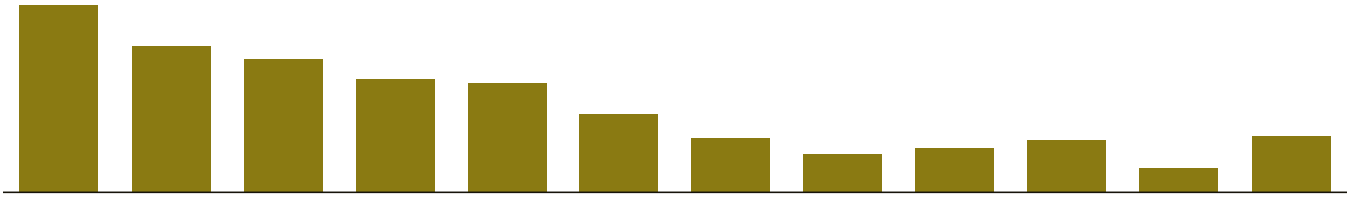
Account 8564-3639-9708
Period 1–31 August 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
10,283,682 s	**+934,959 s**	**-110,260 s**	**11,108,381 s**

Date	Description	Amount (s)	Balance (s)
05 Aug	Mech Veterans' Time Pension	+53,672	10,337,354
	Brymar College asked that its name appear on your pension line in full, and the Pensions Office agreed on the condition that the statement show the firm as a contributor and not as the payer. The Office notes that the two are not always the same party. Ref. CIBT-2995-2CC6-5		
05 Aug	Slippage fee (Titan, 2 transfers)	-1,200	10,336,154
	A transfer from Hall E crossed a stopped clock on the way and arrived 30 Standard days before it left. The Bank has no explanation and has charged the fee in advance, the usual arrangement for things that have not yet happened. Ref. CIBT-2995-94EE-4		
12 Aug	Transfer to joint account	-97,881	10,238,273
	The joint account has been paid on time for 8 years. The Teller mentions it only because no one else in the building will, and she says it with the air of someone who has been asked not to. Ref. CIBT-2995-B8EE-7		
15 Aug	Deposit: Hall E	+689,872	10,928,145
	Uma Yardley counts the envelope twice and says the second count is for the envelope, which has waited longer than the money. Ref. CIBT-2995-20BD-9		
24 Aug	Turbulence Cover	-11,179	10,916,966
	A delay is paid by the minute and charged by the half-hour, so the policy pays on ninety seconds and collects on thirty minutes. The 0.945 between the two is kept in reserve. Ref. CIBT-2995-00F0-1		
27 Aug	Payroll credit: Brymar College	+163,135	11,080,101
	You have had the Brymar College credit moved to 8564-3639-9708 on the same afternoon every month since 2990, and each time you have left the other half on deposit without comment. The officers have taken this to be the arrangement. Ref. CIBT-2995-D660-1		
31 Aug	Interest at 3.30% APY	+28,280	11,108,381
	On the Titan side the interest is counted in the dome's own seconds, which are timed by the lake's clock and run a little cold. The conversion to ours is made at the posted rate, and the temperature is written on the line as a matter of record. Ref. CIBT-2995-6C33-0		

Closing balance, month by month

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



September 2994 August 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 2995-08