CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 169, Pallas Ring 10

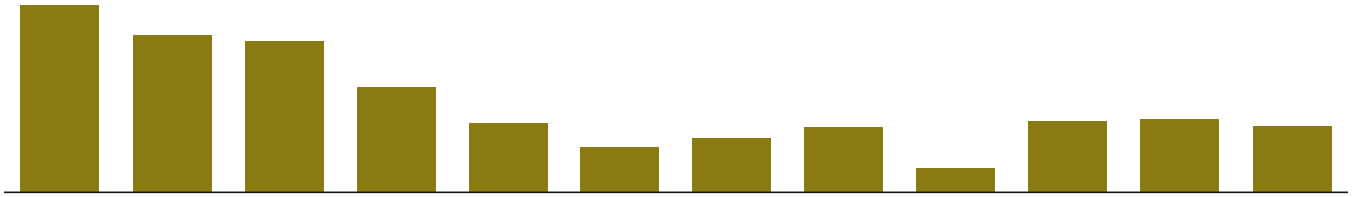
Account 8564-3639-9708
Period 1–31 October 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,131,615 s	**+428,194 s**	**-544,050 s**	**11,015,759 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	Mech Veterans' Time Pension	+56,416	11,188,031
	The rounding on this pension has moved from the tens of seconds to the nearest whole second, because the desk at Tallinn Sector was found to be rounding from a table printed for the year before. The difference of 0.30 seconds is credited below. Ref. CIBT-2995-AEB3-8		
04 Oct	ATM withdrawal: Tallinn Sector	-172,800	11,015,231
	Withdrawals of 2 Standard days are made each Standard week at Tallinn Sector for a sum the holder has never named. The machine pays out without comment, and the holder says nothing in return, which the Bank takes as consent. Ref. CIBT-2995-EFE4-7		
05 Oct	Deposit: Hall E	+178,032	11,193,263
	You always leave one coin on the counter after counting, and the officers put it in the tray for the next holder, who is seldom the same person. Ref. CIBT-2995-B15F-5		
06 Oct	Turbulence Cover	-14,169	11,179,094
	The claim waited 30 days while the underwriters decided whether a queue at a gate counted as weather. They decided that it did, and the claim was paid at the weather rate, which is lower and was the rate you were expecting. Ref. CIBT-2995-59BF-3		
15 Oct	Transfer to joint account	-97,881	11,081,213
	Auditors have reconciled the joint account to the second with the figures kept by the registrar. The registrar keeps its figures in days and converts at the posted rate; the conversion agrees with the registrar's own to the last digit. Ref. CIBT-2995-DD16-6		
19 Oct	ATM withdrawal: Tallinn Sector	-259,200	10,822,013
	Brymar College asks that its share of your withdrawal be recorded as a loan to you rather than a payment from you. The Bank has recorded it in pencil, to be checked at the year's end. Ref. CIBT-2995-BDB3-8		
26 Oct	Payroll credit: Brymar College	+163,135	10,985,148
	Audit note on the wages: Brymar College paid 5 months in advance in 2992, and the advance is recorded against the months it covers. The auditors ask that it not be reckoned a loan, since no interest was asked. Ref. CIBT-2995-7A0B-1		
31 Oct	Interest at 3.30% APY	+30,611	11,015,759
	The rate on your statement for the 31st was the rate for the Pallas Ring 10 day, which runs longer than the Head Office day. The difference is 0.955 of a second a day and has been paid to you in full, which the Bank found easier than explaining it. Ref. CIBT-2995-8C2B-6		

Closing balance, month by month

Highest 13,130,309 s · lowest 10,283,682 s



November 2994 October 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  2995-10`