CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 31, Pallas Ring 10

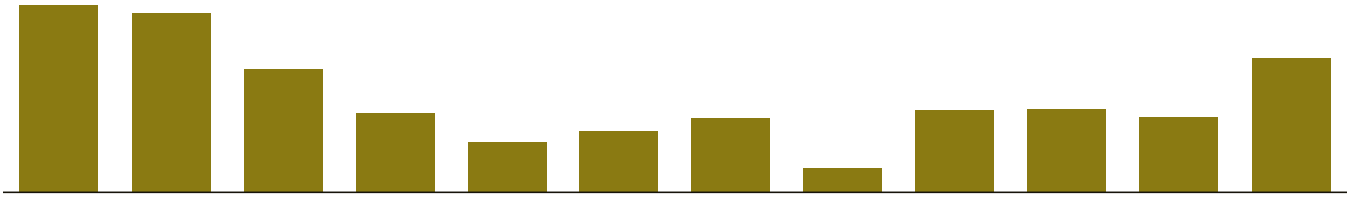
Account 8564-3639-9708
Period 1–30 November 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,015,759 s	**+1,283,568 s**	**-443,481 s**	**11,855,846 s**

Date	Description	Amount (s)	Balance (s)
07 Nov	ATM withdrawal: Kepler Ring	-259,200	10,756,559
	Cash is paid out at the machine in multiples of five seconds, and each withdrawal is rounded to the machine's figure rather than yours. This one fell in your favour by 36 seconds, which the machine has added to your next withdrawal, to be taken when convenient. Ref. CIBT-2995-B551-8		
09 Nov	Mech Veterans' Time Pension	+55,777	10,812,336
	The pension for the month, paid in full, with the upgrade allowance for 7 years of service shown below it. The allowance is the Office's figure and has not been revised since you last asked whether it might be. Ref. CIBT-2995-2DFF-5		
13 Nov	Transfer to joint account	-97,881	10,714,455
	The joint sum is divided at the mandate's percentage and rounded to the nearest second before the shares are set. The odd second goes to whichever holder's name has more letters, a rule the mandate's drafter introduced in 2993 without explanation. Ref. CIBT-2995-4741-5		
14 Nov	ATM withdrawal: Kepler Ring	-86,400	10,628,055
	The receipt goes back to the branch unsigned, in the same envelope each month, and the branch files it unopened, since the receipt has never changed. Ref. CIBT-2995-B85A-7		
22 Nov	Payroll credit: Brymar College	+163,135	10,791,190
	The Teller has put a small cross beside the figure and written beside it, in pencil, "as expected". This is how she signs off the staff wages each month. Ref. CIBT-2995-8A90-3		
22 Nov	Deposit: Hall E	+1,034,363	11,825,553
	Brymar College makes its share of the deposit in the same week as its wages, but it always comes last, folded inside the wrong envelope on purpose, as the clerk puts it, so that someone at the counter has something to do. Ref. CIBT-2995-34F5-3		
30 Nov	Interest at 3.30% APY	+30,293	11,855,846
	The auditors' sample has taken this line. The interest agrees with the posted rate, the days of the period and the balance on the day of the first posting, and no further check is needed. Ref. CIBT-2995-9F19-0		

Closing balance, month by month

Highest 12,617,245 s · lowest 10,283,682 s



December 2994 November 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 2995-11