CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Kowalczyk
Unit 133, Pallas Ring 10

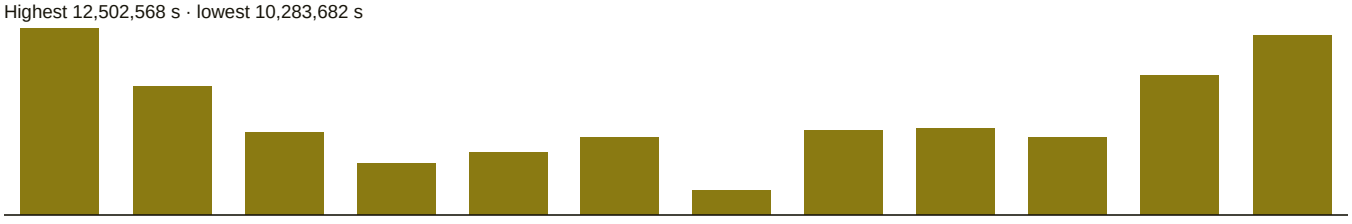
Account 8564-3639-9708
Period 1–31 December 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,855,846 s	**+828,916 s**	**-273,681 s**	**12,411,081 s**

Date	Description	Amount (s)	Balance (s)
09 Dec	ATM withdrawal: Ganymede	-86,400	11,769,446
	Brymar College pays its staff through the machine at Ganymede, and the cash comes out in the firm's own denomination. The firm describes this as a courtesy. The machine describes it as the same thing. Ref. CIBT-2995-45D8-6		
12 Dec	ATM withdrawal: Ganymede	-86,400	11,683,046
	An earlier line showed this withdrawal as 86,400, and the receipt gives One Standard day. Under the ordinance on interest posted in arrears, the two were reconciled as a conversion at the posted rate, the earlier line has been struck, and the difference returned to the account. Ref. CIBT-2995-E940-3		
15 Dec	Transfer to joint account	-97,881	11,585,165
	An auditor queried the opening mandate, which bears a signature from each holder in what looks like the same hand. The query was closed on the second look, which was the same as the first. Ref. CIBT-2995-F891-9		
20 Dec	Deposit: Hall E	+737,443	12,322,608
	The standing deposit of 737,443 arrived on the 20th, as it has on the 20th of each month since 2991. Only the figure has moved, and it has moved only as far as the posted rate required. Ref. CIBT-2995-F79E-8		
24 Dec	Mech Veterans' Time Pension	+58,870	12,381,478
	The fee for the annual review has been waived for the third year running. The review was held, the rate confirmed, and the Pensions Office has said it would rather not charge a veteran for being checked. Ref. CIBT-2995-4D7A-7		
24 Dec	Slippage fee (Ganymede, 5 transfers)	-3,000	12,378,478
	No question has been raised about the 3,000 s. The counter has been told that the relay is a long way away and that seconds are in no hurry, and it considers both sufficient reasons not to think about it. Ref. CIBT-2995-CA5A-7		
31 Dec	Interest at 3.30% APY	+32,603	12,411,081
	The monthly service charge on this balance has been waived. Interest is credited to the second, and the Bank sees no reason to take a fee from time that was earned while you were asleep. Ref. CIBT-2995-7D9B-3		

Closing balance, month by month

Highest 12,502,568 s · lowest 10,283,682 s



January 2995 December 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 2995-12