CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 24, Pallas Ring 10

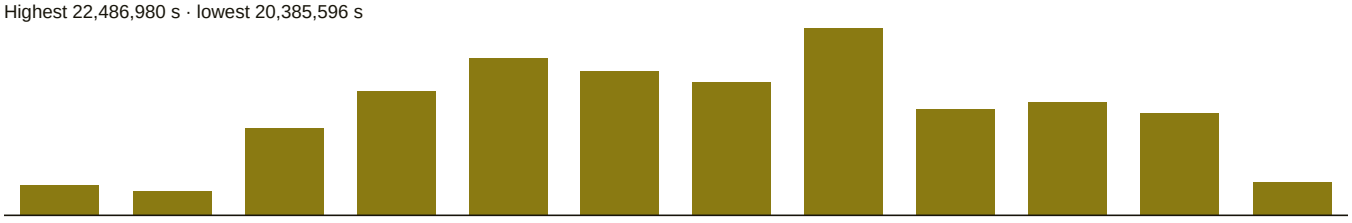
Account 8564-3639-9708
Period 1–31 May 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,398,306 s	**+271,028 s**	**-1,172,808 s**	**20,496,526 s**

Date	Description	Amount (s)	Balance (s)
07 May	Transfer to joint account	-97,881	21,300,425
	At Titan a joint account can be used only while both holders are within one corridor of each other. The rule is old and is applied with patience; the statement goes to whichever holder happens to be nearest the window. Ref. CIBT-3000-A5EA-7		
18 May	ATM withdrawal: Titan	-259,200	21,041,225
	Brymar College asked that its staff's withdrawals be kept off the statement and grouped under one heading, and the Bank agreed. Your share on the 18th was 3 Standard days and appears under that heading with the others. Ref. CIBT-3000-0670-0		
21 May	Payroll credit: Brymar College	+163,135	21,204,360
	Salary from Brymar College, received in cycles. The transfer was held back because the employer's office was being reorganised, and was released on the next working day with no interest owing on the delay. Ref. CIBT-3000-CBED-5		
25 May	Transfer to own account: Titan	-815,727	20,388,633
	Charges on this statement were summed before rounding, not after, which leaves a remainder of 0.971 that belongs to no line on the page. The total shown is correct to the second. Ref. CIBT-3000-7E9A-1		
27 May	Mech Veterans' Time Pension	+49,048	20,437,681
	Pensions are worked on the full week, not the month, so the fourth week of each month pays a little more than the first three. The schedule shows this as 0.960, which you have never queried, though you have checked it against a calendar. Ref. CIBT-3000-A91B-2		
31 May	Interest at 3.30% APY	+58,845	20,496,526
	The monthly fee was waived in a month when your balance fell, for one morning, to the figure it had held on the day the account opened. The Bank regards that as a return to first principles, and has charged nothing for the return. Ref. CIBT-3000-7170-2		

Closing balance, month by month

Highest 22,486,980 s · lowest 20,385,596 s



June 2999 May 3000

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 3000-05