CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 58, Pallas Ring 10

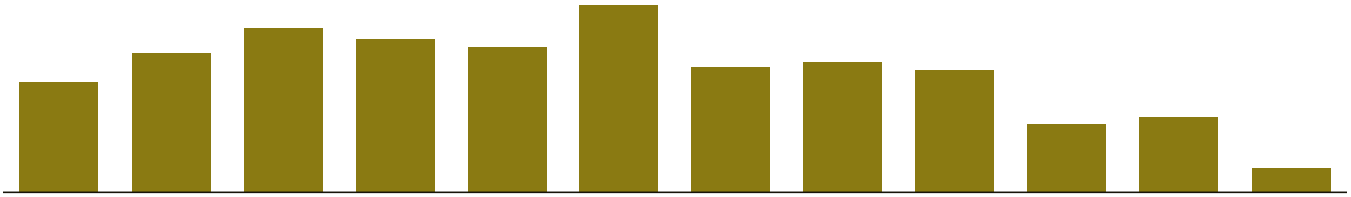
Account 8564-3639-9708
Period 1–31 July 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,610,079 s	**+266,685 s**	**-1,120,590 s**	**19,756,174 s**

Date	Description	Amount (s)	Balance (s)
06 Jul	Transfer to joint account	-97,881	20,512,198
	On the 6th of each month a transfer of 97,881 leaves the joint account for 8564-4561-8643, and has done since 2999 without either holder having to be reminded. The Bank takes this as a partnership in good repair, though the holders describe it as the ledger's job. Ref. CIBT-3000-1515-9		
08 Jul	Transfer to own account: Phobos	-675,009	19,837,189
	A sundry adjustment of 900 seconds corrects an entry in the 2997 ledger, which was found to be written in a hand the Bank no longer uses. The entry stands. The hand has been retired. Ref. CIBT-3000-7ADA-8		
10 Jul	Mech Veterans' Time Pension	+46,873	19,884,062
	The pension was late by 30 days because the Authority's reference second for the month was held over for a meeting. The Pensions Office would not pay a sum worked on a second nobody had yet agreed, and paid it on the morning the meeting closed. Ref. CIBT-3000-4BF8-9		
16 Jul	ATM withdrawal: Phobos	-172,800	19,711,262
	Brymar College asks its staff to draw cash at Phobos on pay day, and the machine is loaded for the purpose at dawn. Your withdrawal on the 16th was one of the first, taken from the early load. Ref. CIBT-3000-BDE6-2		
16 Jul	Slippage fee (Phobos, 7 transfers)	-2,100	19,709,162
	Nothing is charged on the 8 transfers that crossed while the Head Office was closed for its annual wind-down. The Bank was not keeping its own time that week and does not propose to bill you for the lapse. Ref. CIBT-3000-4AB5-1		
19 Jul	Payroll credit: Brymar College	+163,135	19,872,297
	On Titan the Brymar College wages go out with the ice-shift, so the credit arrives before the month it covers and waits in the lobby until the month catches up. Ref. CIBT-3000-5D7E-0		
23 Jul	ATM withdrawal: Phobos	-172,800	19,699,497
	No fee on this withdrawal, which took the whole of the balance you had asked to keep aside for the month. The Bank regards a clean withdrawal as its own reward and charges nothing for it. Ref. CIBT-3000-D0C1-7		
31 Jul	Interest at 3.30% APY	+56,677	19,756,174
	The interest for the last 31 days was not posted, because the officer who approves late interest had walked to the far end of the Hall E concourse to meet a courier who had not yet arrived. The officer has come back, and the interest has been posted at the rate of the days it was owed for. Ref. CIBT-3000-9DA9-2		

Closing balance, month by month

Highest 22,486,980 s · lowest 19,756,174 s



August 2999 July 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 3000-07