CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 221, Pallas Ring 10

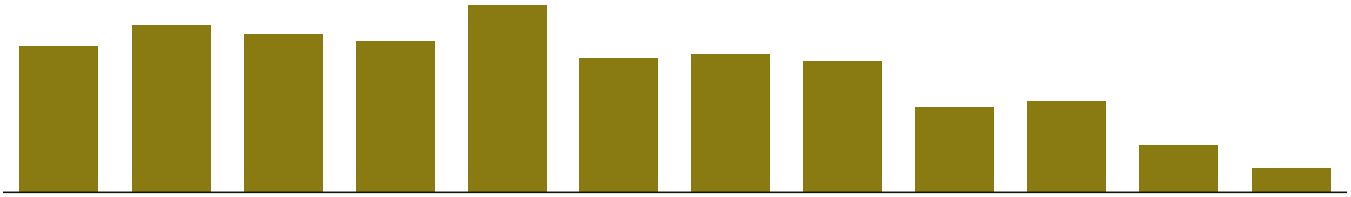
Account 8564-3639-9708
Period 1–31 August 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,756,174 s	**+276,844 s**	**-732,532 s**	**19,300,486 s**

Date	Description	Amount (s)	Balance (s)
01 Aug	Payroll credit: Brymar College	+163,135	19,919,309
	The Brymar College remittance shows a sum one day above the contract figure, which the payroll office puts down to an extra shift worked during a clock change. The officer checked the shift against the roster and found it there, under initials nobody on the roster admits to. Ref. CIBT-3000-6906-8		
04 Aug	Transfer to joint account	-97,881	19,821,428
	You and Bram Blackwood each keep a copy of the mandate in a different drawer, and the officer is asked before each transfer to confirm that the copies agree. They have agreed every time, and the two drawers have never once been opened together. Ref. CIBT-3000-2C68-2		
12 Aug	Slippage fee (Venus, 7 transfers)	-4,200	19,817,228
	A note for the auditors: the slippage on this line was paid from the Hall E float rather than from the account, and the float has been reconciled to the second. The account itself is unaffected. Ref. CIBT-3000-E7DF-7		
21 Aug	Transfer to own account: Venus	-348,212	19,469,016
	The transfer from Bram Blackwood was keyed with the sender's account in the recipient's field, which is why it sat at the Venus desk for 30 days. The field has been corrected, and the sum has reached 8564-3639-9708 as sent. Ref. CIBT-3000-358F-5		
22 Aug	Turbulence Cover	-23,039	19,445,977
	Brymar College asks that its drivers' delays be claimed once a year on a single form, with the minutes added together at the end. The form for 2997 lists 6 delays, and the carrier has agreed that the minutes are shared, which is fair to the drivers and to nobody else. Ref. CIBT-3000-464D-1		
24 Aug	Mech Veterans' Time Pension	+59,380	19,505,357
	Your pension was printed last month with the rank of the year before last. The Pensions Office has reprinted it and asks that you destroy the first copy, which the Bank recognises is an unusual thing to ask of a veteran. Ref. CIBT-3000-7773-1		
25 Aug	ATM withdrawal: Venus	-259,200	19,246,157
	Brymar College arranges for its staff's wages to be drawn at Venus on pay day, but your share goes out a day late, because your pay is credited when the firm finishes counting it. Ref. CIBT-3000-1896-1		
31 Aug	Interest at 3.30% APY	+54,329	19,300,486
	Interest is paid every month into a savings line at 8564-4561-8643 by standing instruction, so the month's figure leaves the account before the depositor has finished reading it. The savings line keeps it for a rainy day, and the rainy day has not yet been named. Ref. CIBT-3000-E3F0-3		

Closing balance, month by month

Highest 22,486,980 s · lowest 19,300,486 s



September 2999 August 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 3000-08