CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 223, Pallas Ring 10

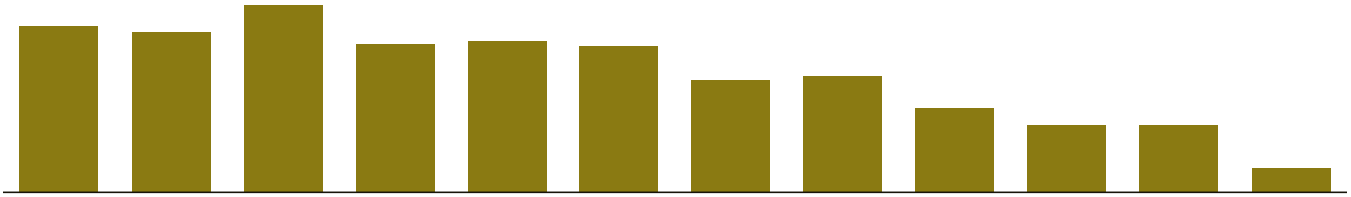
Account 8564-3639-9708
Period 1–31 October 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,287,678 s	**+262,881 s**	**-1,407,282 s**	**18,143,277 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Mech Veterans' Time Pension	+46,705	19,334,383
	The pension was calculated from the Authority's reference second for the month and paid at the rate the Pensions Office set in 2997. The Teller read both figures back to you at the counter, and you found them the same. Ref. CIBT-3000-3530-8		
01 Oct	Transfer to own account: Bronx Sector	-1,222,101	18,112,282
	A replacement sundry form was issued at Hall E after the first had been kept in a sleeve addressed to nobody in particular for 29 days and could not be found. The first form was the correct one, and the second has been filed behind it, so that the two agree. Ref. CIBT-3000-5FBC-1		
10 Oct	Slippage fee (Bronx Sector, 1 transfers)	-900	18,111,382
	The 1 crossings were recorded against another holder's account for the first half of the period. Their fee has been moved across with them, and the other holder has been told only that the matter is being looked into. Ref. CIBT-3000-BCC6-9		
10 Oct	Transfer to joint account	-97,881	18,013,501
	The Teller says the two holders have never agreed on a branch to use, and that this transfer was made at the one neither of them dislikes least. Ref. CIBT-3000-F351-8		
17 Oct	Payroll credit: Brymar College	+163,135	18,176,636
	Each pay day you ask for the Brymar College envelope back, empty, and hold it up to the window before you go. The officers no longer ask why. They hand it over with the slip, as though the envelope were part of the sum. Ref. CIBT-3000-6451-3		
21 Oct	ATM withdrawal: Bronx Sector	-86,400	18,090,236
	Brymar College keeps a machine at its dock for staff paid before the end of a shift, and this withdrawal was of wages already credited to you. The Bank does not charge twice for money that was owed to you in the first place. Ref. CIBT-3000-D96C-1		
31 Oct	Interest at 3.30% APY	+53,041	18,143,277
	The interest for 31 days was posted late, because the rate was confirmed only after the Authority published its reference second. The interest was earning all the while. It was only the paperwork that was behind. Ref. CIBT-3000-4E31-6		

Closing balance, month by month

Highest 22,486,980 s · lowest 18,143,277 s



November 2999 — October 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  3000-10`