CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 54, Pallas Ring 10

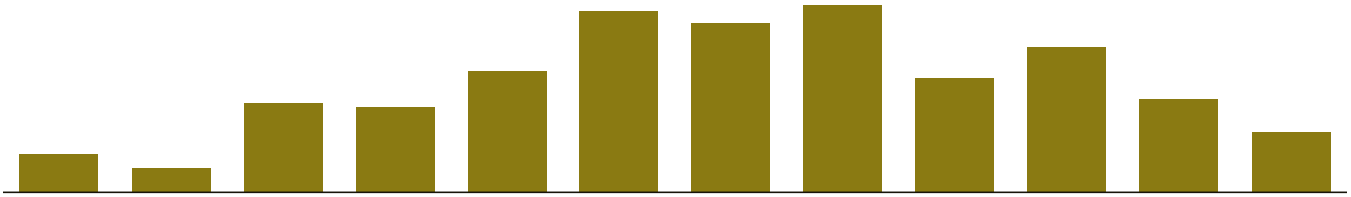
Account 8564-3639-9708
Period 1–31 March 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
24,387,695 s	**+291,504 s**	**-731,493 s**	**23,947,706 s**

Date	Description	Amount (s)	Balance (s)
03 Mar	Payroll credit: Brymar College	+163,135	24,550,830
	The Brymar College office on Mars pays in the local sol, which the Bank converts into Standard days by a rounding the employer has asked to see in writing. It has been put in writing, and the employer has not asked again. Ref. CIBT-3003-228B-0		
03 Mar	Mech Veterans' Time Pension	+61,303	24,612,133
	Pension transfer fee waived. The transfer is from one account in your name to another, and the Pensions Office regards this as a family matter and the Bank as a clerical one. Ref. CIBT-3003-798B-2		
05 Mar	Slippage fee (Lagos Sector, 2 transfers)	-1,200	24,610,933
	A slippage fee of 1,200 s is shown against 2 crossings whose only fault was being early. The Bank has no way to charge for early, and has charged for the crossing as if it had been on time. Ref. CIBT-3003-9467-6		
05 Mar	Transfer to own account: Lagos Sector	-436,226	24,174,707
	The sundry was credited to 8564-3639-9708 as 436,226, when the slip said 436,226 less one day. The slip was right. The officer keyed the sum without the subtraction, and the account has been brought into line with it. Ref. CIBT-3003-6044-4		
18 Mar	Transfer to joint account	-97,881	24,076,826
	The second holder's name was printed on the statement with one letter missing. The letter has been restored. The first holder asked that the rest of the joint statement be checked for the same error, which it was, and there was none. Ref. CIBT-3003-6088-2		
26 Mar	ATM withdrawal: Lagos Sector	-172,800	23,904,026
	The auditors sampled this withdrawal at Lagos Sector. The cash in the machine agreed with its log to the note, and they have asked the machine to print the log with the receipt in future. It has declined, on the grounds that nobody reads logs. Ref. CIBT-3003-DB9F-9		
26 Mar	Turbulence Cover	-23,386	23,880,640
	Your policy is reviewed each 26th at your request. The review found no change, and you have said that you would like one at the next review, so an empty line has been kept for it on the form. Ref. CIBT-3003-8D58-1		
31 Mar	Interest at 3.30% APY	+67,066	23,947,706
	You asked whether the interest would rise if you left it alone, were told it would, and then left it alone for a further 9 periods to see. It has risen, and the Teller says she was not surprised, though she said so quietly. Ref. CIBT-3003-0353-1		

Closing balance, month by month

Highest 25,608,263 s · lowest 23,483,765 s



April 3002 — March 3003

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  3003-03`