CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 319, Pallas Ring 10

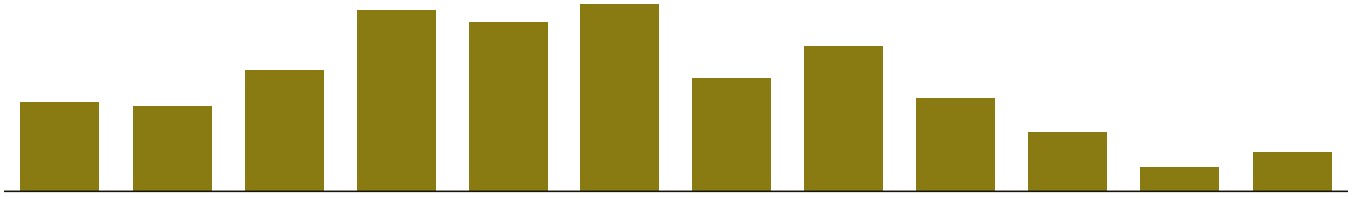
Account 8564-3639-9708
Period 1–31 May 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
23,489,381 s	**+314,097 s**	**-116,811 s**	**23,686,667 s**

Date	Description	Amount (s)	Balance (s)
10 May	Turbulence Cover	-15,930	23,473,451
	The claim was not filed until the 10th, since the policy requires the boat to dock before a delay can be declared, and the boat docked late. The underwriters accepted the sequence as the only one a carrier can offer. Ref. CIBT-3003-0899-6		
10 May	Deposit: Hall E	+196,431	23,669,882
	The Committee has asked that every deposit of 196,431 or more carry its slip number, its window and its second officer. This one does, and a copy has been placed in the review file, which is now the thickest in the drawer. Ref. CIBT-3003-7BC7-1		
12 May	Slippage fee (Oakland Sector, 5 transfers)	-3,000	23,666,882
	Crossings to Mars are paid in Standard days by the Head Office and in sols by the Mars office. The fee shown here is the Head Office's share; the Mars office sends its own figure a month later, by the slower post. Ref. CIBT-3003-A08B-3		
18 May	Transfer to joint account	-97,881	23,569,001
	Joint transfers to Oakland Sector leave by the morning relay, which reaches the station after the local day has begun. The holders receive the statement a day late and do not mind. They say it is the only day on which both of them are early. Ref. CIBT-3003-5C47-5		
30 May	Mech Veterans' Time Pension	+53,071	23,622,072
	Brymar College has written to ask whether the pension would be affected if the veteran were employed by the firm after retirement. The Office replied that it would be affected only in that the veteran would be paid twice, which the firm has agreed to call a pension and a wage. Ref. CIBT-3003-9946-8		
31 May	Interest at 3.30% APY	+64,595	23,686,667
	A balance above 64,595 earns the posted rate, and a balance below it earns a slightly lower one. The difference is the Bank's rounding and not its opinion. Your balance falls 0.942 short of the threshold. Ref. CIBT-3003-E25C-7		

Closing balance, month by month

Highest 25,608,263 s · lowest 23,489,381 s



June 3002 May 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 3003-05