CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 26, Pallas Ring 10

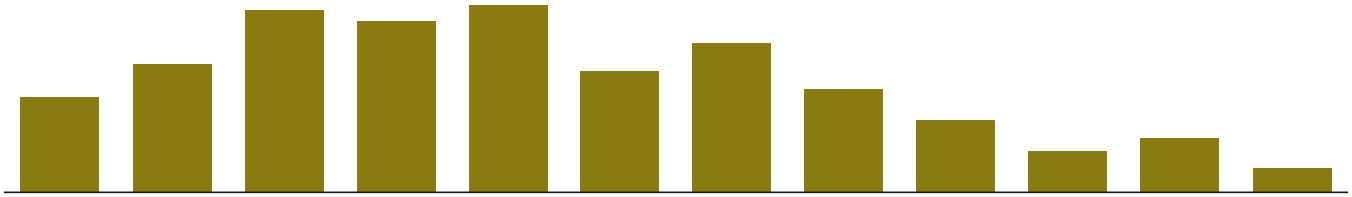
Account 8564-3639-9708
Period 1–30 June 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
23,686,667 s	**+291,953 s**	**-728,962 s**	**23,249,658 s**

Date	Description	Amount (s)	Balance (s)
01 Jun	Payroll credit: Brymar College	+163,135	23,849,802
	Passed across 27 relays between Titan and Hall E, these wages from Brymar College arrived in full. The relays' fees are absorbed in the Settlement Arrangement and do not appear on this line. Ref. CIBT-3003-134E-9		
03 Jun	Mech Veterans' Time Pension	+63,680	23,913,482
	Each quarter 63,680 is paid from this pension to a veterans' cenotaph fund at Titan, which sends back a card with the same wording every time. The cards are filed with the statement, and the wording has not changed since 3001. Ref. CIBT-3003-691F-8		
13 Jun	ATM withdrawal: Titan	-86,400	23,827,082
	Withdrawals at the Titan branch are paid in Titan hours, which run long, and the machine rounds them to the nearest Standard hour. Your 0.993 was rounded in your favour, which the machine calls a policy and the custodian calls a habit. Ref. CIBT-3003-B839-8		
19 Jun	Transfer to joint account	-97,881	23,729,201
	The transfer to 8564-4561-8643 waited 28 days, since the officer at Hall E wished both holders to sign in the same ink, and you had each brought a different bottle; it took a morning to settle. Ref. CIBT-3003-8E27-8		
26 Jun	Slippage fee (Titan, 3 transfers)	-2,700	23,726,501
	Each month you ring the relay to confirm the crossing, then ring the Bank to confirm the relay, then sit with the statement and check both calls against the fee. The fee has never been wrong and the calls have never been short. Ref. CIBT-3003-C8C7-3		
28 Jun	Transfer to own account: Titan	-541,981	23,184,520
	The Titan branch charges sundries by its own day, which runs longer than ours and has never been adjusted to suit the Head Office. The charge is therefore a day and a half in our terms, and the officer has written "as it is" on the receipt. Ref. CIBT-3003-17FC-9		
30 Jun	Interest at 3.30% APY	+65,138	23,249,658
	You have left this balance untouched for the whole period, which the Bank records as a kind of patience. Interest has accrued in your favour at every second of it, and the account has not once asked to be consulted. Ref. CIBT-3003-8669-9		

Closing balance, month by month

Highest 25,608,263 s · lowest 23,249,658 s



July 3002 June 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  3003-06`