CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 43, Pallas Ring 10

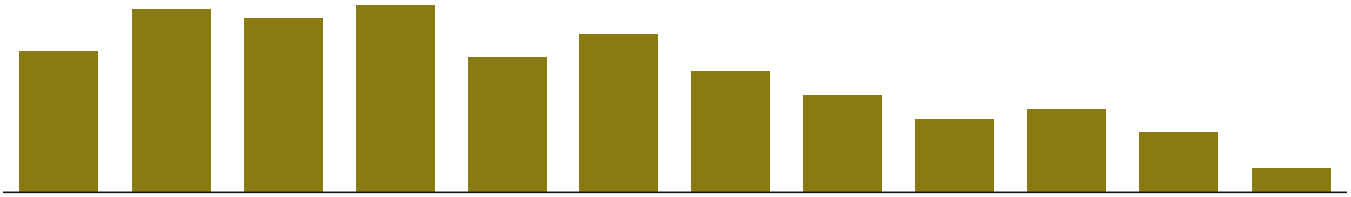
Account 8564-3639-9708
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
23,249,658 s	**+291,356 s**	**-958,422 s**	**22,582,592 s**

Date	Description	Amount (s)	Balance (s)
11 Jul	Transfer to joint account	-97,881	23,151,777
	The holder named first on the transfer slip was the second one listed on the mandate. The order has been corrected on the mandate, and the transfer stands exactly as made. Ref. CIBT-3003-67DC-2		
13 Jul	Transfer to own account: Venus	-831,867	22,319,910
	Sundry matter: a letter to Kaito Xiomara about the alignment of the figures on your last statement. The officer replied that the figures were aligned and that the letter had been read with interest. Ref. CIBT-3003-ACCC-4		
15 Jul	Slippage fee (Venus, 2 transfers)	-1,800	22,318,110
	The fee for the 2 crossings on the 15th is nil. Those transfers were sent at the one moment of the day when both clocks stand at noon, and the Bank has never been able to explain why this happens, and has not tried very hard. Ref. CIBT-3003-DF86-6		
20 Jul	Payroll credit: Brymar College	+163,135	22,481,245
	Counted twice, once by the cashier and once against the employer's own advice, the Brymar College credit agrees in both. The cashier notes that this is less common than it ought to be. Ref. CIBT-3003-0708-5		
21 Jul	Mech Veterans' Time Pension	+64,285	22,545,530
	A correction to last month's pension: the upgrade allowance was paid twice, in error, and the second payment has been deducted from this month's sum. Your entitlement is unchanged, and the statement now shows both lines. Ref. CIBT-3003-F952-8		
22 Jul	Turbulence Cover	-26,874	22,518,656
	The premium is drawn from 8564-3639-9708 on the 22nd of each month, and the underwriter has noted that it has never once been drawn on a day the carrier was on time. Ref. CIBT-3003-4924-9		
31 Jul	Interest at 3.30% APY	+63,936	22,582,592
	Interest credited at the close of the Pallas Ring 10 day under the standing instruction set up in 2998. The instruction is renewed each year by the depositor's signature, which takes a moment and is always the same. Ref. CIBT-3003-AD54-6		

Closing balance, month by month

Highest 25,608,263 s · lowest 22,582,592 s



August 3002 July 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  3003-07`