CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Kowalczyk
Unit 331, Pallas Ring 10

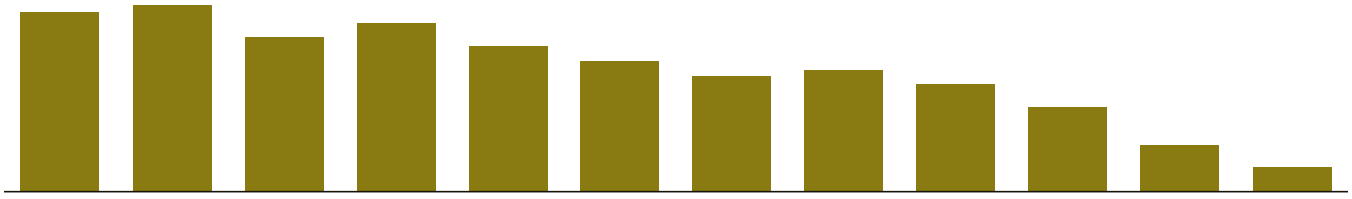
Account 8564-3639-9708
Period 1–30 September 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,444,559 s	**+268,462 s**	**-924,605 s**	**20,788,416 s**

Date	Description	Amount (s)	Balance (s)
05 Sep	Transfer to joint account	-97,881	21,346,678
	You walk Bram Blackwood to the counter for the joint transfer and then wait by the door while the slip is signed, as though the transfer might otherwise go unwitnessed. The officer has agreed to witness it, and has written in the file that the witness is a formality and is kept for the door. Ref. CIBT-3003-D1B3-2		
09 Sep	Payroll credit: Brymar College	+163,135	21,509,813
	The Brymar College credit is paid in two parts, the larger on the 9th and the smaller on the next working day. The office calls this a split and the Bank calls it two credits, and the two have never agreed on a word for it. Ref. CIBT-3003-32E2-8		
21 Sep	Transfer to own account: Tallinn Sector	-826,724	20,683,089
	A sundry adjustment of 900 seconds corrects an entry in the 3001 ledger, which was found to be written in a hand the Bank no longer uses. The entry stands. The hand has been retired. Ref. CIBT-3003-A609-2		
27 Sep	Mech Veterans' Time Pension	+46,355	20,729,444
	The 27th pension carried last year's upgrade allowance in place of this year's, copied from the previous file by a clerk who was thinking about lunch. The allowance is now correct, and the difference of 0.30 seconds is credited, with a margin note that the lunch was not in error. Ref. CIBT-3003-68AC-0		
30 Sep	Interest at 3.30% APY	+58,972	20,788,416
	Interest is rounded down to the second at the close of the Pallas Ring 10 day and rounded up again at the close of the month, so that the two roundings meet in the middle of the period, which is where the Bank has always kept its figures. Ref. CIBT-3003-F30A-2		

Closing balance, month by month

Highest 25,608,263 s · lowest 20,788,416 s



October 3002 September 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 3003-09