CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 400, Pallas Ring 10

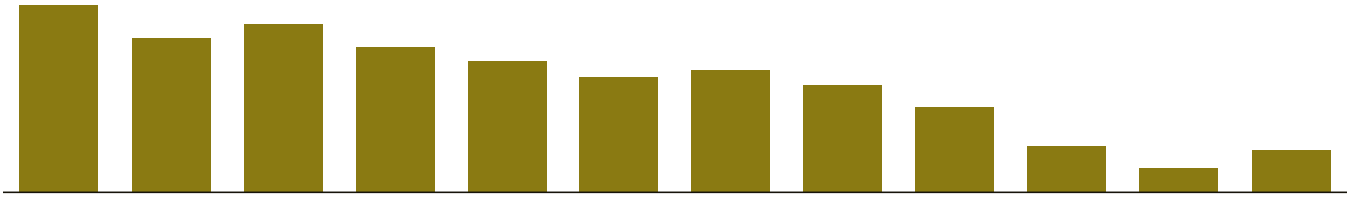
Account 8564-3639-9708
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,788,416 s	**+992,247 s**	**-457,023 s**	**21,323,640 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	Mech Veterans' Time Pension	+56,293	20,844,709
	A standing transfer of 1,800 from each pension to a fund in Singapore Sector was set up in 3001, and nobody at the office has asked to change it. The fund's receipts have never once arrived late. Ref. CIBT-3003-3ED2-6		
02 Oct	ATM withdrawal: Singapore Sector	-86,400	20,758,309
	Asked whether the machine was reliable, the Teller said it was reliable in the sense that it was always there, and that she had never known it to be anywhere else. Ref. CIBT-3003-3E96-9		
02 Oct	Transfer to joint account	-97,881	20,660,428
	The transfer of 97,881 posted on the 2nd went to the account printed at the top of the page instead of the one below it. Both accounts belong to the same two holders; they had simply been read in the wrong order. Ref. CIBT-3003-0202-4		
06 Oct	Payroll credit: Brymar College	+163,135	20,823,563
	Under the rounding rule each wage is paid to the whole day and the remainder is carried forward. The remainders add up through the year, and in the twelfth month they come to one whole day, which is credited with the December wage. Yours came to 0.974 in December, shown on the line below. Ref. CIBT-3003-B47C-8		
09 Oct	Deposit: Hall E	+715,651	21,539,214
	You make a deposit at the Hall E window on the same afternoon every week, usually before the bell, with the slip already filled in. The officers no longer check it and simply initial the foot. Ref. CIBT-3003-EC19-0		
12 Oct	Turbulence Cover	-13,542	21,525,672
	No late charge is made on the premium, which was brought to the window in person on the morning it fell due, having walked the cable route first to be sure of the day. Ref. CIBT-3003-5C21-7		
24 Oct	ATM withdrawal: Singapore Sector	-259,200	21,266,472
	The machine at Singapore Sector dispensed 3 Standard days without comment. The Teller, asked for her view, says it is more sensible than most of the staff on the concourse, and asks that this not be repeated to the machine. Ref. CIBT-3003-61CB-4		
31 Oct	Interest at 3.30% APY	+57,168	21,323,640
	Each spring the interest on your account is moved to a term deposit for 39 months and back again, a manoeuvre the officer performs with a sigh and a pencil. The sum is the same at both ends, and the Bank is glad to have been asked to make the journey. Ref. CIBT-3003-5134-3		

Closing balance, month by month

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



November 3002 October 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  3003-10`