CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Kowalczyk
Unit 352, Pallas Ring 10

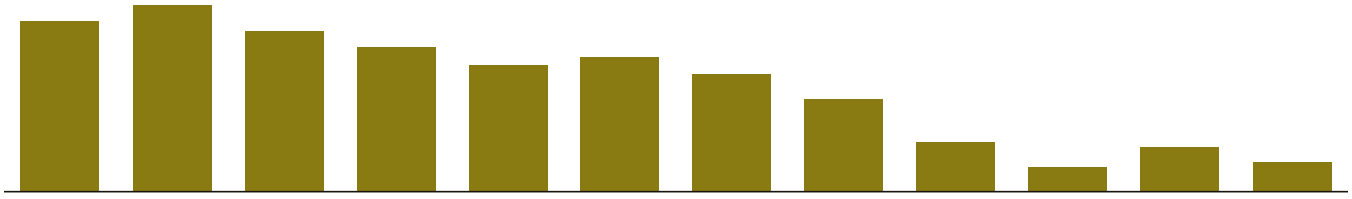
Account 8564-3639-9708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,323,640 s	**+281,766 s**	**-673,337 s**	**20,932,069 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Transfer to joint account	-97,881	21,225,759
	You and Bram Blackwood do not speak during the transfer itself, though you talk for ten minutes before and after. The Teller describes the silence as the account's one reliable feature and asks that it be kept as it is. Ref. CIBT-3003-2884-2		
03 Nov	Mech Veterans' Time Pension	+59,991	21,285,750
	The veterans' hall at Tallinn Sector pays in the local day, which has 47 hours more than ours, so your instalment reaches the hall before the Bank has finished writing the schedule for it. The Pensions Office calls this early payment, and has said so in its notice. Ref. CIBT-3003-AEAF-7		
27 Nov	Transfer to own account: Tallinn Sector	-575,456	20,710,294
	The Teller asks that you not be surprised to find the sundry posted in the wrong colour of ink. It was posted in the right amount, which is the one thing the Bank has ever promised about ink. Ref. CIBT-3003-89ED-8		
29 Nov	Payroll credit: Brymar College	+163,135	20,873,429
	Wages from Brymar College are rounded to the whole day on each payday. The 0.942 left over is carried to the next payday and rounded again, so that across a year the rounding pays out every second it owed. Ref. CIBT-3003-1C0F-2		
30 Nov	Interest at 3.30% APY	+58,640	20,932,069
	Brymar College holds part of your pay in trust until the 30th, and interest on that part has been credited from the day it was held. The employer has been told the Bank does not keep such interest from the holder, and has said that it knows. Ref. CIBT-3003-1669-2		

Closing balance, month by month

Highest 25,068,088 s · lowest 20,788,416 s



December 3002 November 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 3003-11