CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Kowalczyk
Unit 86, Pallas Ring 10

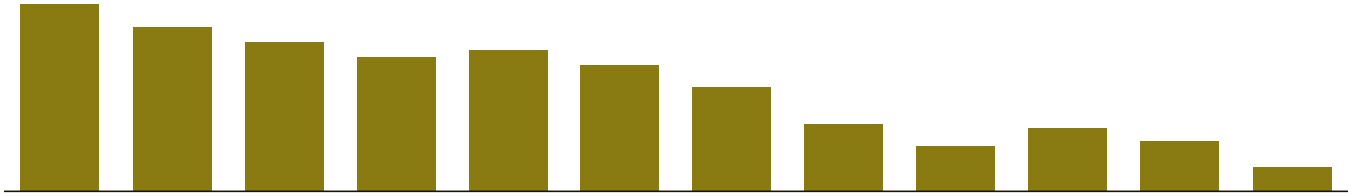
Account 8564-3639-9708
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,932,069 s	**+271,654 s**	**-1,041,239 s**	**20,162,484 s**

Date	Description	Amount (s)	Balance (s)
07 Dec	Transfer to joint account	-97,881	20,834,188
	Funds for the account were posted late because Bram Blackwood moved branch in the middle of the month, and the account had to follow. It followed on the 7th, a little behind, as it was asked to. Ref. CIBT-3003-DC84-1		
13 Dec	Transfer to own account: Kepler Ring	-927,960	19,906,228
	The cheque for 927,960 from Bram Blackwood was endorsed in pencil. The Bank accepts pencil where it can be read; in this case it can be read only by the Teller, who says it reads "thanks, for the chair". Ref. CIBT-3003-183C-1		
26 Dec	Payroll credit: Brymar College	+163,135	20,069,363
	A credit from Brymar College sat 31 days in the night safe at Hall E, because the courier had been told to wait for a signature and the signatory had gone to a sector to look into a wage that was not his. A deputy signed for it, and the receipt has been kept in duplicate, with the copy left on the counter, where the courier said it would be. Ref. CIBT-3003-0845-7		
30 Dec	Mech Veterans' Time Pension	+50,956	20,120,319
	The fee for mailing this statement has been waived. It went by the slow post and arrived a day after the next one, which the Office considers a charge in itself. Ref. CIBT-3003-A98C-3		
30 Dec	Turbulence Cover	-15,398	20,104,921
	A premium that comes to exactly half a turn is rounded to the even figure, as the Cover schedule requires. It has come to exactly half in 3002 and in each year since, which the underwriters take as evidence the schedule was well drafted. Ref. CIBT-3003-757B-7		
31 Dec	Interest at 3.30% APY	+57,563	20,162,484
	The Brymar College savings scheme pays its interest on the first day of each quarter, and this line is the scheme's own figure, copied across without change. The Bank checked the copy against the scheme's and found no difference, which the officer says is the most that can be asked of any copy. Ref. CIBT-3003-A36C-5		

Closing balance, month by month

Highest 25,068,088 s · lowest 20,162,484 s



January 3003 December 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 3003-12