CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 186, Pallas Ring 10

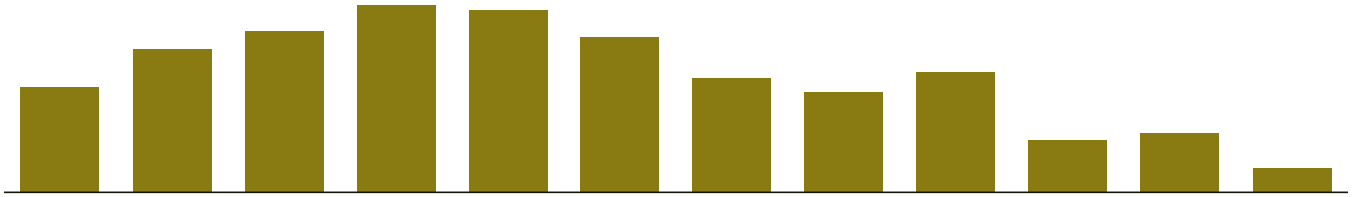
Account 8564-3639-9708
Period 1–31 January 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
24,017,802 s	**+290,216 s**	**-940,223 s**	**23,367,795 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Transfer to own account: Tallinn Sector	-575,042	23,442,760
	Note for the auditors: this sundry was raised by an officer who has since retired, and approved by one who has not yet started. Both signatures are correct. The dates fall in the same week, and the Committee has decided that is enough. Ref. CIBT-3012-7F4D-3		
15 Jan	Payroll credit: Brymar College	+163,135	23,605,895
	The Mars office of Brymar College sends its wage on the morning of the Mars day, so the figure is calculated before the work it pays for is finished. The Bank has entered it under a heading marked forecast, and the forecast has so far been right. Ref. CIBT-3012-BC16-4		
15 Jan	Mech Veterans' Time Pension	+61,033	23,666,928
	The pension for 3011 was 0.30 seconds short because a rate had been carried forward from a schedule whose margin had been cut off at the printer. The printer has sent the margin back, it has been reattached, and the difference is credited below. Ref. CIBT-3012-160B-5		
15 Jan	Slippage fee (Tallinn Sector, 9 transfers)	-8,100	23,658,828
	Crossings from Hall E to Tallinn Sector take the longer route, which passes two relays. Each relay takes its own fee, and the total on this line is the sum of the two, shown as one figure. Ref. CIBT-3012-42BA-1		
16 Jan	Transfer to joint account	-97,881	23,560,947
	No fee on the transfer to 8564-4561-8643. The slip came in with both holders' names on it, and the Bank holds that a form signed twice is a form signed once, only more carefully. Ref. CIBT-3012-C770-3		
20 Jan	ATM withdrawal: Tallinn Sector	-86,400	23,474,547
	Cash drawn at Tallinn Sector is paid in days and posted here in seconds, at the rate the local office published that morning. The rate was not one you would have chosen, and the Bank was not asked to choose it either. Ref. CIBT-3012-082A-7		
26 Jan	ATM withdrawal: Tallinn Sector	-172,800	23,301,747
	The 0.30 s charge on the 26th's withdrawal at Tallinn Sector has been struck. The machine had already charged it in its own currency, and the Bank will not charge a second time for the same seconds. Ref. CIBT-3012-9D8A-4		
31 Jan	Interest at 3.30% APY	+66,048	23,367,795
	Held 31 days, the interest waited on a balance that had been sent to the Authority for its Open Ledger publication. The Authority published it, then asked for the interest to be published too, and the interest has now been posted in the Authority's type. Ref. CIBT-3012-91E1-2		

Closing balance, month by month

Highest 26,388,862 s · lowest 23,367,795 s



February 3011 January 3012

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  3012-01`