CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 128, Pallas Ring 10

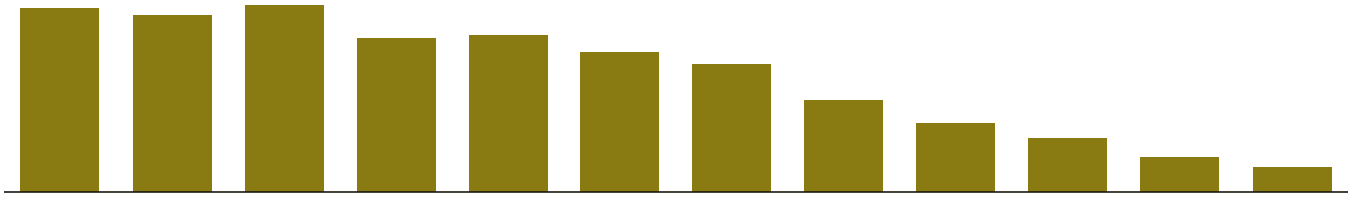
Account 8564-3639-9708
Period 1–31 July 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,450,537 s	**+277,463 s**	**-673,438 s**	**19,054,562 s**

Date	Description	Amount (s)	Balance (s)
06 Jul	ATM withdrawal: Ganymede	-86,400	19,364,137
	Brymar College asks its staff to draw cash at Ganymede on pay day, and the machine is loaded for the purpose at dawn. Your withdrawal on the 6th was one of the first, taken from the early load. Ref. CIBT-3012-17FC-9		
15 Jul	Payroll credit: Brymar College	+163,135	19,527,272
	The 0.30 s handling charge on the Brymar College credit has been waived. The waiver was decided on the day the wage arrived, a little before the employer's own office had finished deciding its figure, so it stands as the earlier of the two decisions. Ref. CIBT-3012-446C-3		
16 Jul	Mech Veterans' Time Pension	+60,840	19,588,112
	Pension moved from Hall E to Ganymede, where the Office has changed the payment day for pensioners. Your payment is unaffected. Ref. CIBT-3012-F388-1		
16 Jul	ATM withdrawal: Ganymede	-86,400	19,501,712
	Note to the auditors: the One Standard day withdrawal at Ganymede was entered twice in the first run of the month, once from the machine and once from the relay's copy. The duplicate has been struck, and the account has not been charged twice for the same cash. Ref. CIBT-3012-4E42-1		
20 Jul	Transfer to joint account	-97,881	19,403,831
	A reply from Ganymede took 31 days, and it answered the question before it was put. The Bank has accepted the answer and filed the question beside it. Ref. CIBT-3012-A1D9-7		
24 Jul	Transfer to own account: Ganymede	-402,757	19,001,074
	The internal audit found this item sitting between two others that were both correct, which it thought worth recording. It has been reconciled and now sits alone, which the audit regards as tidier. Ref. CIBT-3012-68E1-6		
31 Jul	Interest at 3.30% APY	+53,488	19,054,562
	The Teller points out that the interest is larger than the fee and smaller than the wait, which she considers a fair ratio. Ref. CIBT-3012-1E3A-2		

Closing balance, month by month

Highest 25,154,167 s · lowest 19,054,562 s



August 3011 July 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 3012-07