CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 13, Pallas Ring 10

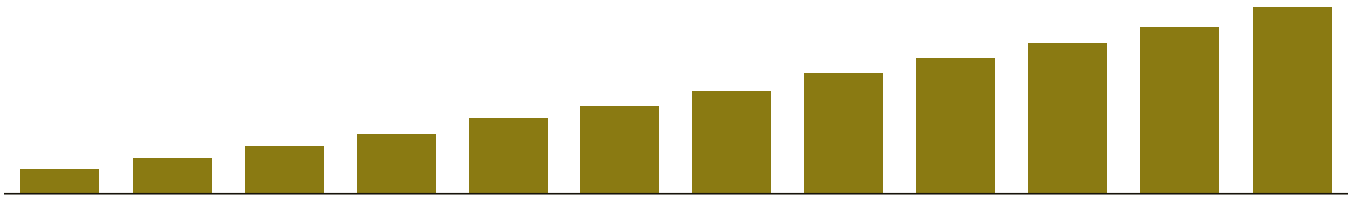
Account 8564-7960-9708
Period 1–31 August 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
259,214,369 s	**+32,086,918 s**	**-208,663 s**	**291,092,624 s**

Date	Description	Amount (s)	Balance (s)
05 Aug	Deposit: Hall E	+28,868,323	288,082,692
	An earlier line showed the deposit credited a day late, because the bundle was tied with a knot nobody could undo without a knife. It is now shown on the day it was sealed, which is the day you intended. Ref. CIBT-2964-DCD0-4		
11 Aug	Slippage fee (Ganymede, 6 transfers)	-3,600	288,079,092
	The fee was added to your statement, then added again to be certain. The totals agree, and the second addition has been kept on file as a matter of form. Ref. CIBT-2964-CF35-4		
13 Aug	Temporal Health Plan	-32,263	288,046,829
	Your physiotherapy is raised on the 13th of each month and paid on the day it is raised, so the plan's ledger records a session a little before it happens. The plan describes this as the most cheerful entry in its books. Ref. CIBT-2964-83F1-9		
23 Aug	Payroll credit: Ganymede Heights Infirmary	+2,376,149	290,422,978
	A pay credit from Ganymede Heights Infirmary at Ganymede was posted before the local office closed for the night, the earliest the Bank will take a remittance from a world that keeps its own hours. The office asks that this be recorded as a courtesy to the wages. Ref. CIBT-2964-22A4-0		
29 Aug	ATM withdrawal: Ganymede	-172,800	290,250,178
	The cash was dispensed on the 29th but not debited until 28 days later. The machine's record went by the long way round, and interest on the sum was calculated from the day you took it. Ref. CIBT-2964-30B2-8		
31 Aug	Interest at 3.90% APY	+842,446	291,092,624
	The Ganymede office pays its interest in the station's own unit, which is the shorter of the two, so the same sum looks larger on the local page than on ours. The Bank has laid the two pages against each other and found the sum unchanged, though the figure has grown in the telling. Ref. CIBT-2964-8B7F-0		

Closing balance, month by month

Highest 291,092,624 s · lowest 35,672,896 s



September 2963 August 2964

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 7960-9708 2964-08