CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 308, Pallas Ring 10

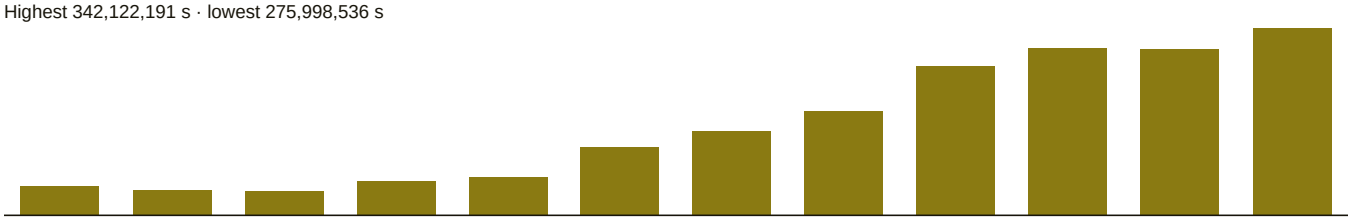
Account 8564-7960-9708
Period 1–31 January 2967
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
333,868,018 s	**+8,534,188 s**	**-280,015 s**	**342,122,191 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Slippage fee (L4 Habitat, 6 transfers)	-3,600	333,864,418
	A standing order from Hall E to L4 Habitat, sent twice a month, has been charged the fee every time. The Bank has been asked whether it is paying for the order or for the crossing. The officer says the order is only the crossing with a date on it. Ref. CIBT-2967-BDD0-6		
06 Jan	Deposit: Hall E	+5,072,968	338,937,386
	The courier's road was closed for a rockfall, so the deposit reached the window 28 days late, the courier having come round by the long way. It was not the courier's fault, and the courier, who had been that way before, said so without being asked. Ref. CIBT-2967-41E3-7		
21 Jan	Memory Vault: box 67-100, quarter	-259,200	338,678,186
	A correction to the register: box 67-100 was entered under L4 Habitat by mistake and has been moved to Hall E, with the rental left as it was. Ref. CIBT-2967-51E4-9		
24 Jan	Temporal Health Plan	-17,215	338,660,971
	The consultation was charged at the rate for the world on which it took place. The officer has checked this twice and found it correct. The clinic on L4 Habitat has been told of its good fortune and has not yet replied, being busy with the sessions. Ref. CIBT-2967-70CA-1		
29 Jan	Payroll credit: Ganymede Heights Infirmary	+2,376,149	341,037,120
	Credited on the 29th: the Ganymede Heights Infirmary wage. The Teller asks us to say that the amount was correct and that she did not count it a second time, out of respect for the employer, whose clerks count very carefully. Ref. CIBT-2967-1FDC-0		
31 Jan	Interest at 3.90% APY	+1,085,071	342,122,191
	Interest on the L4 Habitat side is paid in watches to the nearest 12, and the remainder is carried forward as a fraction of 0.941. The Bank holds the fraction in trust for you. You have never asked for it, and it has grown into a sum the officer describes as modest and patient. Ref. CIBT-2967-584A-2		

Closing balance, month by month

Highest 342,122,191 s · lowest 275,998,536 s



February 2966 January 2967

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 2967-01