CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 147, Pallas Ring 10

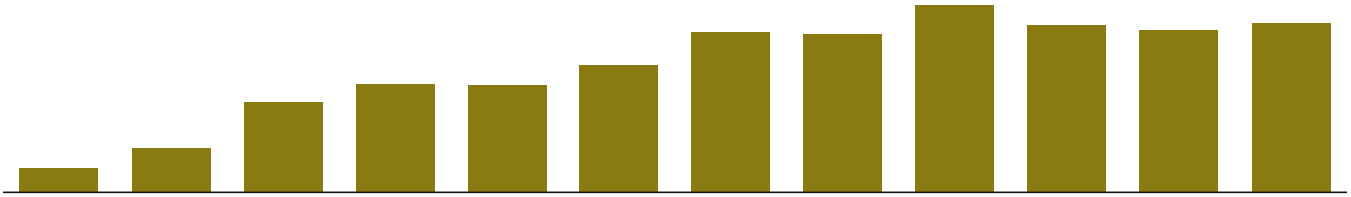
Account 8564-7960-9708
Period 1–31 July 2967
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
356,451,729 s	**+3,534,617 s**	**-937,762 s**	**359,048,584 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	ATM withdrawal: Callisto	-259,200	356,192,529
	The machine at Callisto dispenses cycles from a tray that holds nothing else. Your withdrawal of 3 Standard days came from it on the 2nd, and the tray was found the next morning with one coin left behind, which the officer on duty has kept in a dish. Ref. CIBT-2967-1D06-5		
18 Jul	Payroll credit: Ganymede Heights Infirmary	+2,376,149	358,568,678
	For Ganymede Heights Infirmary, rounding is done to the nearest whole hour of the employer's own shift, so a shift of 28 hours and a fraction is paid as 28 hours. The fraction is forgiven, which the employer calls rounding and the Bank calls the shift. Ref. CIBT-2967-D483-3		
18 Jul	Memory Vault: box 67-100, quarter	-259,200	358,309,478
	Box 67-100 is rented from the Callisto sub-level, which you visit once a year when you are on that world. Each visit you ask for the box, sit with it for 50 minutes, and sign the book without writing anything. The custodian there has never asked what you think about. Ref. CIBT-2967-6121-8		
18 Jul	Transfer to own account: Callisto	-396,577	357,912,901
	This fee sat at the Hall E counter for 30 days because the officer who takes sundries had been reassigned to the second floor and had taken the stamp with them. The stamp has since come back down, and the fee was stamped on the 18th. Ref. CIBT-2967-BF02-0		
19 Jul	Slippage fee (Callisto, 5 transfers)	-1,500	357,911,401
	Slippage on 5 crossings, charged at the rate in force. The Teller has added a note at the foot of your file that says "good luck", and has initialled it as a matter of record. Ref. CIBT-2967-53BB-2		
23 Jul	Temporal Health Plan	-21,285	357,890,116
	Your claim was held 31 days during an audit of the provider's billing system, which had been scheduled before you lodged anything and is not your concern. Ref. CIBT-2967-BF76-1		
31 Jul	Interest at 3.90% APY	+1,158,468	359,048,584
	A correction to the interest for 2963: the Bank printed the figure as a deposit and then printed the correction as a withdrawal. Both have been struck, the interest stands, and the balance has not been asked to pay for the Bank's grammar. Ref. CIBT-2967-DC5F-4		

Closing balance, month by month

Highest 366,189,969 s · lowest 300,369,084 s



August 2966 July 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  2967-07`