CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 304, Pallas Ring 10

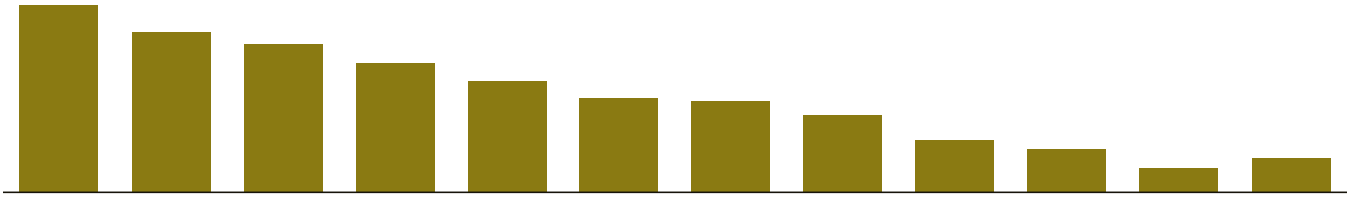
Account 8564-7960-9708
Period 1–31 January 2971
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
178,276,583 s	**+8,111,662 s**	**-537,604 s**	**185,850,641 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	ATM withdrawal: Europa	-86,400	178,190,183
	Taken out on the morning Ganymede Heights Infirmary posted your pay, at Europa. Cash taken on the day wages arrive is, the officer on the concourse says, the oldest arrangement on the platform, and the machine has never asked for an explanation. Ref. CIBT-2971-CB1D-1		
11 Jan	Memory Vault: box 67-100, quarter	-259,200	177,930,983
	An earlier statement placed box 67-100 at Hall E. It is held at the Europa sub-level, and the rental is unchanged, though the custodians ask that the address be corrected in your file. Ref. CIBT-2971-2A28-2		
15 Jan	Temporal Health Plan	-18,604	177,912,379
	A physician's note on the 15th says the examination was brief and that you asked good questions. The plan has no field for the second, and has entered only the first. Ref. CIBT-2971-8193-4		
18 Jan	Payroll credit: Ganymede Heights Infirmary	+2,376,149	180,288,528
	The Ganymede Heights Infirmary office on Mars posts its pay at the first light of the sol, which is the hour the Bank's own clock is least inclined to agree with it. The credit is entered at the Bank's hour, which the office says is the more polite choice. Ref. CIBT-2971-CFF3-9		
20 Jan	ATM withdrawal: Europa	-172,800	180,115,728
	The balance printed after your withdrawal at Europa was 2 Standard days higher than it should have been. The machine says it was waiting for the 20th to finish. The balance has been corrected on this statement, and the printed figure is struck through. Ref. CIBT-2971-F7F0-4		
23 Jan	Slippage fee (Europa, 1 transfers)	-600	180,115,128
	The 1 transfers were held on the bench beside the rate board, facing the window for 31 Standard days while a signal from the far side was confirmed twice, once to be sure and once because the first answer had come back too quickly to trust. Ref. CIBT-2971-75C6-0		
25 Jan	Deposit: Hall E	+5,156,115	185,271,243
	You pay in your change still warm in the envelope. The Teller has noticed this and does not comment, except to say, when asked, that it was warm. Ref. CIBT-2971-E0B1-3		
31 Jan	Interest at 3.90% APY	+579,398	185,850,641
	The posted rate is reviewed on the 31st and posted on the 31st after, so the interest for those days is paid at the old rate. You have asked each time which rate was the old one, and each time the Teller has had to look it up. Ref. CIBT-2971-1C55-3		

Closing balance, month by month

Highest 300,754,748 s · lowest 178,276,583 s



February 2970 January 2971

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  2971-01`