CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 41, Pallas Ring 10

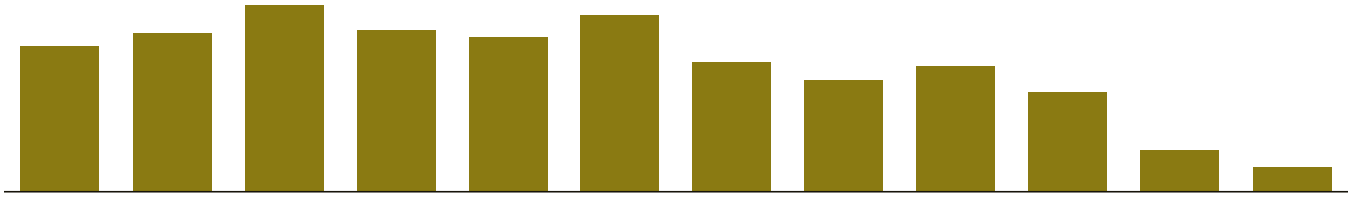
Account 8564-7960-9708
Period 1–31 January 2973
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
212,646,695 s	**+3,067,250 s**	**-10,033,387 s**	**205,680,558 s**

Date	Description	Amount (s)	Balance (s)
09 Jan	Payroll credit: Ganymede Heights Infirmary	+2,376,149	215,022,844
	Pay from Ganymede Heights Infirmary routed through the Singapore Sector exchange, which took 0.30 seconds for handling. The exchange has been reminded that its rate is set by the Bank and not by the exchange, and the 0.30 seconds have been returned to you in full. Ref. CIBT-2973-AEBE-2		
13 Jan	Temporal Health Plan	-39,000	214,983,844
	The plan rounds every reimbursement down to the whole second. The consultation at Singapore Sector came to 0.975 of a second above that figure, and the fraction has been taken off this month's premium and not carried forward. Ref. CIBT-2973-FF08-7		
21 Jan	Memory Vault: box 67-100, quarter	-259,200	214,724,644
	The holder came to the desk on the 21st to ask whether box 67-100 was still in the building. It was, and the Vault has logged the question as a reasonable one, asked once a year. Ref. CIBT-2973-57AC-3		
21 Jan	Transfer to own account: Singapore Sector	-9,734,887	204,989,757
	The cheque for 9,734,887 from Soren Bellweather was endorsed in pencil. The Bank accepts pencil where it can be read; in this case it can be read only by the Teller, who says it reads "thanks, for the chair". Ref. CIBT-2973-F9F7-5		
29 Jan	Slippage fee (Singapore Sector, 1 transfers)	-300	204,989,457
	The crossing fee on your joint standing order goes to Soren Bellweather's half of the account, at Soren Bellweather's request, on the first of every month since 2972. Ref. CIBT-2973-1AA8-8		
31 Jan	Interest at 3.90% APY	+691,101	205,680,558
	Interest for 10 periods is carried across to 8564-7960-9708 at the start of each period and left to earn at the posted rate. Soren Bellweather has asked only to be told that the carry-over is still happening, and is told each time. Ref. CIBT-2973-5964-9		

Closing balance, month by month

Highest 269,893,195 s · lowest 205,680,558 s



February 2972 January 2973

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 2973-01