CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 102, Pallas Ring 10

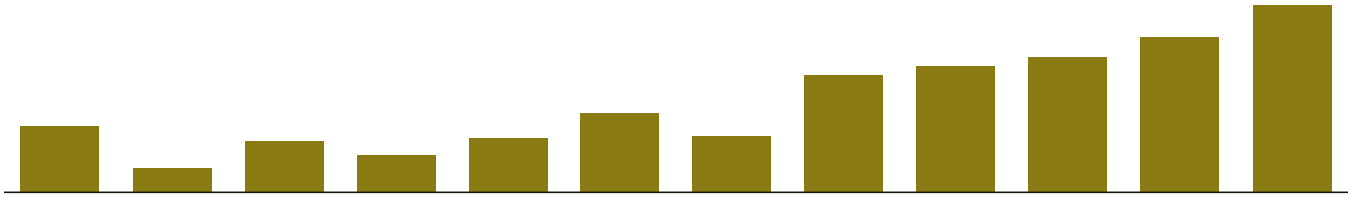
Account 8564-7960-9708
Period 1–30 June 2974
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
194,499,543 s	**+12,947,560 s**	**-215,879 s**	**207,231,224 s**

Date	Description	Amount (s)	Balance (s)
11 Jun	Deposit: Hall E	+9,939,288	204,438,831
	Every envelope you deposit is sealed before it reaches the counter, and each is opened in the order you sealed it. The officers record you as the most orderly holder on file. Ref. CIBT-2974-2E6A-2		
16 Jun	ATM withdrawal: London Sector	-86,400	204,352,431
	Withdrawn in full before the bonus was paid. The bonus from Ganymede Heights Infirmary, posted on the 16th, appears on the next statement, and the Bank has made no comment on its size. Ref. CIBT-2974-7378-1		
22 Jun	Payroll credit: Ganymede Heights Infirmary	+2,376,149	206,728,580
	Your wage from Ganymede Heights Infirmary was rounded down to the whole second, and the fraction left over has been added to the next credit, where it earns interest at the posted rate like everything else. The Bank owes you nothing further on it. Ref. CIBT-2974-F4C3-4		
26 Jun	Slippage fee (London Sector, 7 transfers)	-2,100	206,726,480
	Nothing is charged for the 28 days your 7 transfers spent in the London Sector queue. The fee is for the crossing, which took 0.30 s, and for nothing else, as the terms require. Ref. CIBT-2974-3CB4-0		
28 Jun	Temporal Health Plan	-40,979	206,685,501
	Premium of 40,979 is rounded up to the next whole day under the schedule. The overpayment of 0.945 is held as a credit and will come off next year's premium. Ref. CIBT-2974-06C0-1		
29 Jun	ATM withdrawal: London Sector	-86,400	206,599,101
	You stand at the London Sector machine for a moment before you press anything, each time, as if you were reading the screen twice. The machine has learned to wait for you. Ref. CIBT-2974-816F-3		
30 Jun	Interest at 3.90% APY	+632,123	207,231,224
	The 30th credit was held while the Rate Committee sat through an afternoon of minutes on whether the rate should be stated to two places or three. It was agreed at two places, and the interest was paid to three. Ref. CIBT-2974-9087-0		

Closing balance, month by month

Highest 207,231,224 s · lowest 141,553,397 s



July 2973 June 2974

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 2974-06