CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 398, Pallas Ring 10

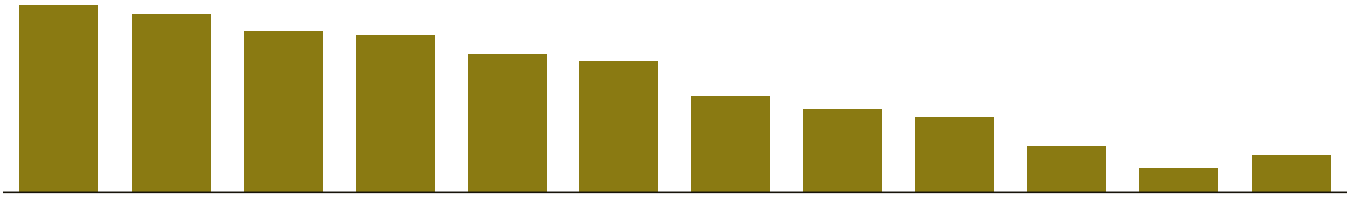
Account 8564-7960-9708
Period 1–31 January 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
141,796,584 s	**+7,500,828 s**	**-368,173 s**	**148,929,239 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Memory Vault: box 67-100, quarter	-259,200	141,537,384
	Box 67-100: rental. A note on the file records that you have never asked to see the contents, and that you ask instead, each quarter, whether the box is still where you left it. It is. Ref. CIBT-2976-B63F-7		
11 Jan	ATM withdrawal: Kepler Ring	-86,400	141,450,984
	The machine took 23 minutes to count out One Standard day, because it had been told the coins were valuable and counted each one twice. The count was correct, and the Bank has asked the machine to be less thorough without asking it to be less careful. Ref. CIBT-2976-593E-6		
11 Jan	Temporal Health Plan	-17,773	141,433,211
	You have asked for each claim to be read aloud at the counter, slowly, with the commas. The Teller does so every month, and the plan regards this as part of the service, though it appears on no schedule. Ref. CIBT-2976-E20C-0		
12 Jan	Payroll credit: Ganymede Heights Infirmary	+2,376,149	143,809,360
	Ganymede Heights Infirmary asked on the 12th whether its wage could be posted under the date of the work and not the date of the payment. The Bank declined, on the grounds that the work was done in the past and the payment is made in the present, and the payment has been posted under its own date. Ref. CIBT-2976-A6BD-9		
21 Jan	Deposit: Hall E	+4,663,841	148,473,201
	Note for the auditors: a second, smaller slip was found folded inside the first, signed with the depositor's initials and no sum. The counter has treated it as a receipt for the larger slip, and asks the auditors to say whether it is one. Ref. CIBT-2976-0030-1		
30 Jan	Slippage fee (Kepler Ring, 8 transfers)	-4,800	148,468,401
	The clock in the window at Hall E runs 56 seconds behind the relay's, which you have timed every month since 2974 and reported in writing. The Bank has charged your fee on the window's figure, and the window clock has been set to agree with the Bank, which is the only instance in the file of a clock taking advice. Ref. CIBT-2976-CD8D-5		
31 Jan	Interest at 3.90% APY	+460,838	148,929,239
	Ganymede Heights Infirmary has asked that the interest on its deposit be paid to you and not to the firm. Its accountant has written to say this will cost the firm 0.30 s a week, which the accountant intends to recover in other ways. Ref. CIBT-2976-B649-5		

Closing balance, month by month

Highest 234,960,994 s · lowest 141,796,584 s



February 2975 January 2976

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  2976-01`