CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 76, Pallas Ring 10

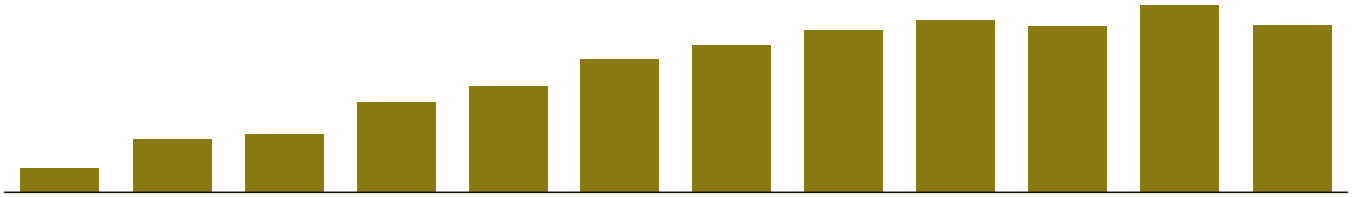
Account 8564-7960-9708
Period 1–31 July 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
257,026,978 s	**+3,211,486 s**	**-14,557,613 s**	**245,680,851 s**

Date	Description	Amount (s)	Balance (s)
05 Jul	ATM withdrawal: Lagos Sector	-86,400	256,940,578
	At Lagos Sector the machine asks for the account number in the local form, which the Bank has translated into its own. The two forms agree on every digit and disagree about the day, and the machine settles the difference by paying out. Ref. CIBT-2977-E3A9-9		
12 Jul	Memory Vault: box 67-100, quarter	-259,200	256,681,378
	The counter asks us to record that the holder brought the rent in a paper bag and would not say what was in the bag. The Teller counted the rent twice and the bag once, and considered that enough. Ref. CIBT-2977-A614-7		
18 Jul	Temporal Health Plan	-35,353	256,646,025
	The Ganymede Heights Infirmary staff clinic charged no fee for the consultation, because the clinic is in the same building as the payroll office. The payroll office does not charge for itself, and the clinic does not charge for the payroll office. Ref. CIBT-2977-D9D8-6		
20 Jul	ATM withdrawal: Lagos Sector	-86,400	256,559,625
	The withdrawal of One Standard day at Lagos Sector was held for 53 minutes while the machine waited for a second reading of the card. The card was read twice and the money was counted once, and the delay has been noted as routine. Ref. CIBT-2977-D3B1-1		
26 Jul	Transfer to own account: Lagos Sector	-14,090,260	242,469,365
	Settlement of a Chrono-Forex deal made on your instructions at the posted rate for the day. Ref. CIBT-2977-0FFA-0		
27 Jul	Payroll credit: Ganymede Heights Infirmary	+2,376,149	244,845,514
	The Teller who handled the Ganymede Heights Infirmary parcel opened it at the counter, looked inside, closed it again, and said she had expected more. The wages were correct to the second. The parcel has been returned, as the employer asked. Ref. CIBT-2977-4B38-2		
31 Jul	Interest at 3.90% APY	+835,337	245,680,851
	At Lagos Sector the local office pays interest a day early on the strength of a forecast of the rate. The forecast has been right twice, and the Bank has noted it, and has paid the interest on the day it was owed, which was the day after. Ref. CIBT-2977-7C10-6		

Closing balance, month by month

Highest 257,026,978 s · lowest 163,564,626 s



August 2976 July 2977

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 2977-07