CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 381, Pallas Ring 10

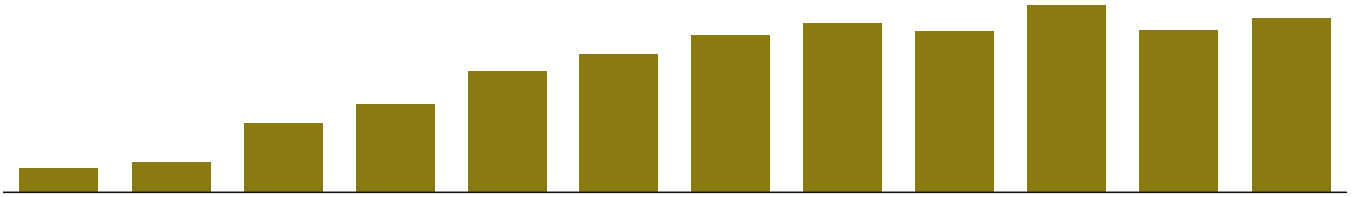
Account 8564-7960-9708
Period 1–31 August 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
245,680,851 s	**+6,043,838 s**	**-540,366 s**	**251,184,323 s**

Date	Description	Amount (s)	Balance (s)
05 Aug	Slippage fee (Nairobi Sector, 7 transfers)	-6,300	245,674,551
	Crossings from Titan are reckoned on the lake's tide, so the fee is lowest at high water and highest on the ebb. The Bank has not decided whether to charge the difference or wait for the tide to make up its mind. Ref. CIBT-2977-EE1E-3		
10 Aug	Deposit: Hall E	+2,869,227	248,543,778
	The deposit was credited 31 days after the envelope was sealed, because the counter was waiting for a second officer's signature and the second officer was at another window explaining the first. Ref. CIBT-2977-F9FC-1		
19 Aug	Temporal Health Plan	-15,666	248,528,112
	A claims clerk at Hall E checked this reimbursement three times and says the figure is right. She is pleased to have been wrong twice on the way to being right, and asks that this be written down so that she may read it later. Ref. CIBT-2977-CAB6-9		
23 Aug	ATM withdrawal: Nairobi Sector	-259,200	248,268,912
	The withdrawal of 3 Standard days on the 23rd was made from a machine whose service fell due the same day. The service was done in the morning and the withdrawal in the afternoon. The Bank has checked both and found them, each in its own way, sound. Ref. CIBT-2977-8AA8-9		
26 Aug	ATM withdrawal: Nairobi Sector	-259,200	248,009,712
	You never take the receipt home. You leave it in the slot, the custodian collects it each morning and files it against your account, where there are now 9 of them, unread by you and in order. Ref. CIBT-2977-88FE-8		
29 Aug	Payroll credit: Ganymede Heights Infirmary	+2,376,149	250,385,861
	A deduction of 2,376,149 for a uniform was entered as a wage on your last credit from Ganymede Heights Infirmary. It has been moved to its own line, and the wage stands as it was paid. Ref. CIBT-2977-EC3E-3		
31 Aug	Interest at 3.90% APY	+798,462	251,184,323
	Interest of 3.90% APY is credited on the 31st of every month, and the same figure is copied onto a transfer note kept at the branch since 2975. The note is the one slip the Bank keeps twice, so that the two copies can be seen to agree. Ref. CIBT-2977-050B-2		

Closing balance, month by month

Highest 257,026,978 s · lowest 180,418,090 s



September 2976 August 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 2977-08