CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 10, Pallas Ring 10

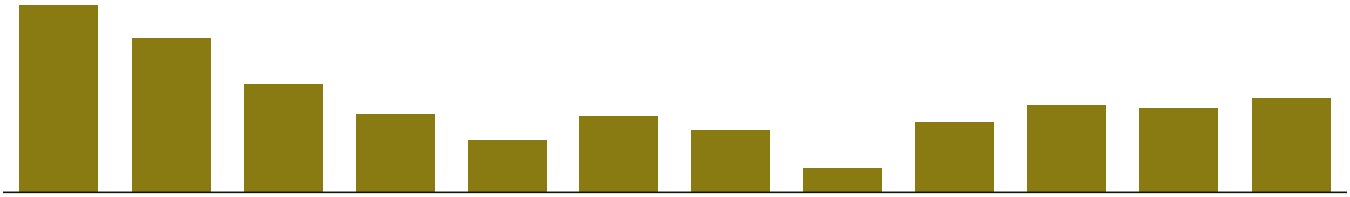
Account 8564-7960-9708
Period 1–31 January 2979
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
172,771,294 s	**+3,220,720 s**	**-375,403 s**	**175,616,611 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Payroll credit: Ganymede Heights Infirmary	+2,376,149	175,147,443
	Ganymede Heights Infirmary sent a covering note with the wages, asking the Bank to say that the sum is a gift in the form of a salary. The Bank has said it. The note does not say whether this was a joke. Ref. CIBT-2979-B152-7		
16 Jan	Deposit: Hall E	+283,065	175,430,508
	Ganymede Heights Infirmary pays its overtime as a single sum on the eve of each holiday, and this deposit was the first to be made on the eve itself. The counter asked whether this was a special arrangement. The officer said it was a Tuesday. Ref. CIBT-2979-5F6C-3		
17 Jan	ATM withdrawal: Io	-86,400	175,344,108
	Withdrawal at Io, held for 30 Standard days while the machine waited for the relay to confirm the balance. The relay confirmed it in the end, and the sum was released in the order it was asked for; the wait belongs to the relay, not to you. Ref. CIBT-2979-16D6-4		
21 Jan	Temporal Health Plan	-26,203	175,317,905
	An invoice from Io arrives before the appointment it describes, because the clinic bills by the local dawn and the plan pays on sight. The plan has asked whether the appointment might catch up, and the clinic has said it will try. Ref. CIBT-2979-C656-7		
23 Jan	Slippage fee (Io, 6 transfers)	-3,600	175,314,305
	A relay on the far side of Io keeps its clock 0.30 seconds apart from Head Office's. The difference is printed on every transfer under the relay's name, which the relay regards as a boast and the Bank as a courtesy. Ref. CIBT-2979-CF82-2		
29 Jan	Memory Vault: box 67-100, quarter	-259,200	175,055,105
	On the Europa sub-level the boxes sit under a sheet of ice, and the rent on box 67-100 is paid through a hatch that opens once a quarter at the custodians' convenience. They have asked the holder to choose a quarter, and the holder has said that it does not matter which. Ref. CIBT-2979-15A5-9		
31 Jan	Interest at 3.90% APY	+561,506	175,616,611
	Interest accrued on every day of the month, the quiet days included. It is paid now, with a note that the account was never idle: the interest was working, and it has been paid for the work. Ref. CIBT-2979-65A5-4		

Closing balance, month by month

Highest 202,063,602 s · lowest 155,891,370 s



February 2978 January 2979

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 2979-01