CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 347, Pallas Ring 10

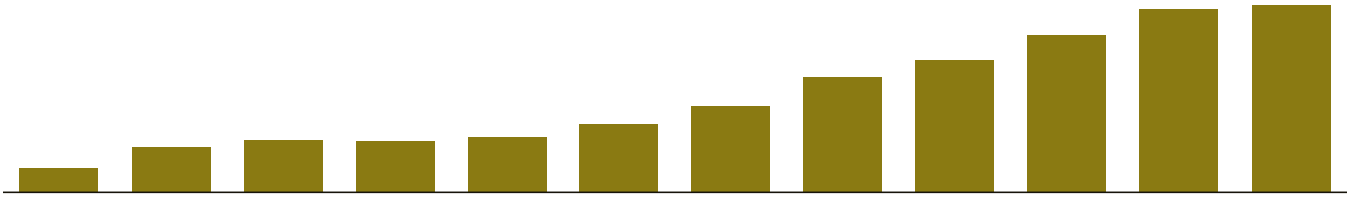
Account 8564-7960-9708
Period 1–31 August 2979
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
256,932,500 s	**+3,211,179 s**	**-1,133,249 s**	**259,010,430 s**

Date	Description	Amount (s)	Balance (s)
01 Aug	Transfer to own account: Delhi Sector	-656,166	256,276,334
	The Teller asks that you not be surprised to find the sundry posted in the wrong colour of ink. It was posted in the right amount, which is the one thing the Bank has ever promised about ink. Ref. CIBT-2979-AECF-0		
09 Aug	Temporal Health Plan	-42,383	256,233,951
	Your premium is drawn in days on the 9th of each month, as the local rate requires, and converted to seconds at the Head Office the same afternoon. The conversion has come out the same every month since 2975, which the plan describes as its only steady measure. Ref. CIBT-2979-B9C5-2		
15 Aug	ATM withdrawal: Delhi Sector	-259,200	255,974,751
	Machines at Delhi Sector round dispensing to the nearest 33 seconds, which makes the cash-time look neater than the balance it came from. The 0.944 difference is held in the machine's reserve and paid out to whichever depositor next asks for it. Ref. CIBT-2979-D7C4-1		
20 Aug	ATM withdrawal: Delhi Sector	-172,800	255,801,951
	A draw landing exactly on half of a day is paid to the even second, the machine's rule, which the Bank has adopted from the old ledgers and has not been asked to defend. Ref. CIBT-2979-3760-7		
20 Aug	Slippage fee (Delhi Sector, 9 transfers)	-2,700	255,799,251
	The slippage on the quarterly settlement with Ganymede Heights Infirmary is charged once, on the first day of the quarter, for every crossing made in the quarter. This quarter there were 9, and the fee is the same as last quarter's, to the second. Ref. CIBT-2979-3368-1		
30 Aug	Payroll credit: Ganymede Heights Infirmary	+2,376,149	258,175,400
	A credit from Ganymede Heights Infirmary came in on the 30th as expected, but was posted 31 days later. The earlier date stands for the purposes of interest. Ref. CIBT-2979-3F75-8		
31 Aug	Interest at 3.90% APY	+835,030	259,010,430
	The rate on this account was last reviewed in 2976 and has not moved since. You ask about it at every visit, and the answer is always the same, which you appear to find restful. Ref. CIBT-2979-4058-8		

Closing balance, month by month

Highest 259,010,430 s · lowest 155,891,370 s



September 2978 August 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  2979-08`