CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 382, Pallas Ring 10

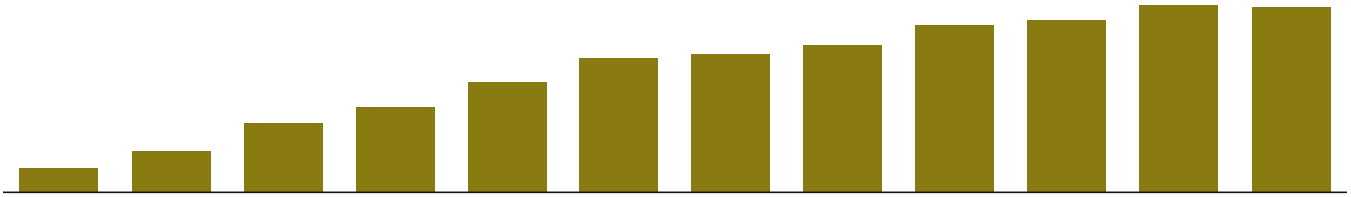
Account 8564-7960-9708
Period 1–31 January 2980
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
291,400,794 s	**+3,323,201 s**	**-4,461,961 s**	**290,262,034 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	ATM withdrawal: Lagos Sector	-259,200	291,141,594
	Each year on the 3rd the machine pays out exactly the cash-time you asked for, to the second and nothing more, and the balance is carried to the next year as though it had never been touched. The Bank records the request as settled. Ref. CIBT-2980-19B8-9		
05 Jan	Transfer to own account: Lagos Sector	-3,661,347	287,480,247
	A Chrono-Forex option was bought at Hall E and allowed to lapse, at a cost of 0.30 seconds. The option did nothing, which is what it was for, and the Bank is pleased that you know it. Ref. CIBT-2980-C3AB-0		
08 Jan	Temporal Health Plan	-22,714	287,457,533
	The premium this month was 22,714, and the plan has added the fraction you did not quite pay. It is 0.983 of a second, now held in the cover reserve, and you may claim it back at any time by asking politely. Ref. CIBT-2980-A8DB-6		
11 Jan	ATM withdrawal: Lagos Sector	-259,200	287,198,333
	The cash-time withdrawal of 259,200 s (3 Standard days) was first keyed one place out by the machine. The error was caught before posting, and the line shows the correct sum, checked by the Bank and not by the machine. Ref. CIBT-2980-6FD6-7		
12 Jan	Memory Vault: box 67-100, quarter	-259,200	286,939,133
	Auditors' note: box 67-100 is recorded in the register as holding 259,200, and the custodian's own count came to 2 seconds fewer. The difference is the humidity's, the auditors have accepted, and the humidity has been told to answer for it. Ref. CIBT-2980-B600-7		
13 Jan	Payroll credit: Ganymede Heights Infirmary	+2,376,149	289,315,282
	Pay from Ganymede Heights Infirmary was rounded down to the whole day, as the rounding rule requires for salary paid in days. The 0.970 left over has been carried to next month's statement, where it will be rounded again. Ref. CIBT-2980-D06B-7		
18 Jan	Slippage fee (Lagos Sector, 1 transfers)	-300	289,314,982
	Audit trail: the 1 crossings on this line reconcile to the relay's log, the relay's log reconciles to the Head Office's, and the Head Office's comes to a figure one second greater than this statement. The second has been entered as a rounding, and the auditors have asked for no further account of it. Ref. CIBT-2980-5DAA-2		
31 Jan	Interest at 3.90% APY	+947,052	290,262,034
	Your interest was held at the Lagos Sector branch while its reconciler confirmed that no second of the period had been counted twice. None had. The interest posts with the whole period included. Ref. CIBT-2980-D44F-3		

Closing balance, month by month

Highest 291,400,794 s · lowest 183,893,266 s



February 2979 January 2980

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  2980-01`