CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 333, Pallas Ring 10

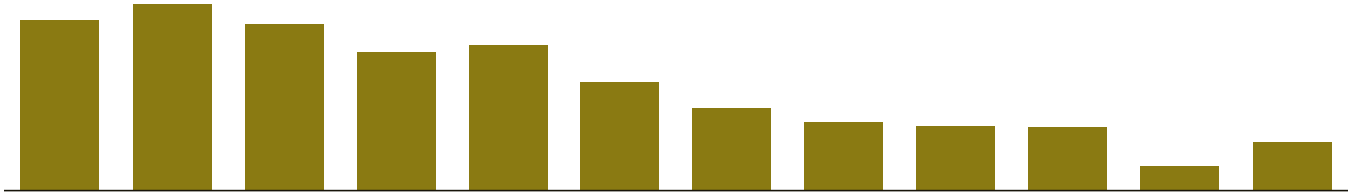
Account 8564-7960-9708
Period 1–31 August 2983
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
250,759,555 s	**+12,544,010 s**	**-43,264 s**	**263,260,301 s**

Date	Description	Amount (s)	Balance (s)
21 Aug	Slippage fee (Mars Station, 3 transfers)	-900	250,758,655
	Slippage is not a penalty. It is what happens when the two ends of a crossing keep different time, and the Bank would rather you knew that than paid it in silence. Ref. CIBT-2983-4707-4		
30 Aug	Temporal Health Plan	-42,364	250,716,291
	Premiums for members on Mars Station are rounded to the nearest sol, which is coarser than ours. On this statement the difference is 0.972, and it stays in the plan's reserve until you ask for it. Ref. CIBT-2983-EE82-8		
30 Aug	Deposit: Hall E	+11,729,042	262,445,333
	Two notes in this deposit proved to be one note, counted once at the window and again from the slip. One has been struck, and the officer asked the holder which of the two she had meant to keep. Ref. CIBT-2983-986B-7		
31 Aug	Interest at 3.90% APY	+814,968	263,260,301
	The statement was held at Hall E for 28 days while the posted rate was read aloud at the window. It was read twice, by two officers who had not been told about each other, and both readings agreed. Ref. CIBT-2983-12DD-9		

Closing balance, month by month

Highest 335,431,983 s · lowest 250,759,555 s



September 2982 August 2983

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 2983-08