CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 234, Pallas Ring 10

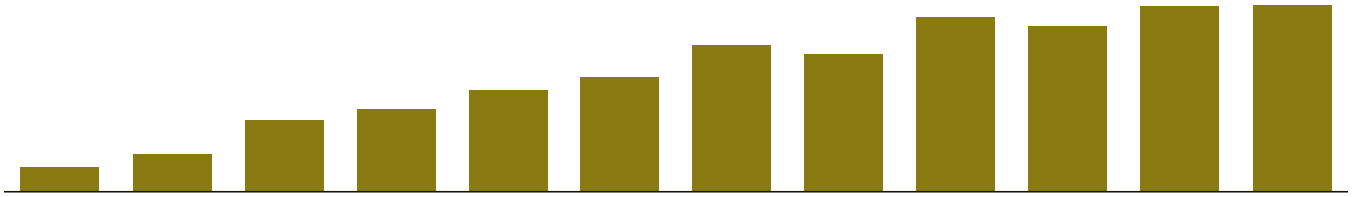
Account 8564-7960-9708
Period 1–31 January 2985
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
389,213,076 s	**+3,641,091 s**	**-2,971,696 s**	**389,882,471 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: Ganymede Heights Infirmary	+2,376,149	391,589,225
	A deduction of 2,376,149 is taken by Ganymede Heights Infirmary on the 1st of each month and paid into 8564-8250-3484. The deduction ends when the instalment does, which the file records, and the Bank is in no hurry about it. Ref. CIBT-2985-75BD-8		
02 Jan	Temporal Health Plan	-14,666	391,574,559
	Your premium is drawn on the 2nd of each month in the same sum, which the plan describes as a standing courtesy to members who are not yet ill. It has been drawn in that sum since 2983, and no month has yet required the courtesy to be returned. Ref. CIBT-2985-7317-6		
22 Jan	ATM withdrawal: Europa	-259,200	391,315,359
	The withdrawal on the 22nd was first posted to a neighbour's account with a similar number. It has been moved to yours, and the balance on this statement is the one the machine gave you. Ref. CIBT-2985-BF3E-2		
23 Jan	Memory Vault: box 67-100, quarter	-259,200	391,056,159
	Box 67-100 is paid up under the holder's name as it stood in 2980, though the holder has changed the spelling twice since. The Vault considers the spelling a matter for the box, which has kept the first version. Ref. CIBT-2985-F8C0-7		
27 Jan	Transfer to own account: Europa	-2,438,630	388,617,529
	Each month a sundry of 0.30 s is drawn on the 27th for keeping an umbrella you left at the Hall E counter in 2980. Nobody has come to collect it, and the charge continues on its own terms, which the Bank has never found a reason to change. Ref. CIBT-2985-31A6-5		
31 Jan	Interest at 3.90% APY	+1,264,942	389,882,471
	Interest is rounded down to the nearest second each day. The 0.991 s left over from each day adds up across a year to a sum the Bank has never yet paid out, and has never yet been asked for. Ref. CIBT-2985-73E1-0		

Closing balance, month by month

Highest 389,882,471 s · lowest 278,900,260 s



February 2984 January 2985

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 2985-01