CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 124, Pallas Ring 10

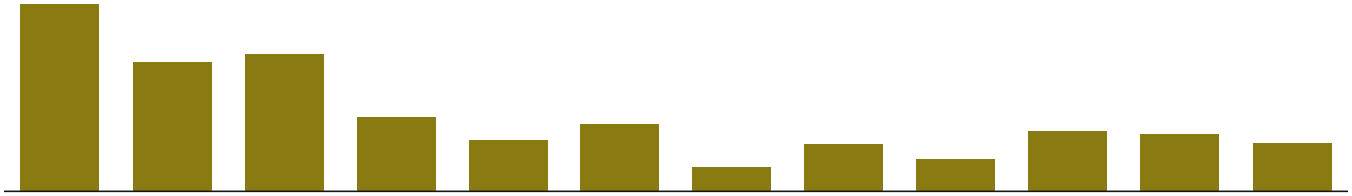
Account 8564-7960-9708
Period 1–31 July 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
314,193,168 s	**+1,021,127 s**	**-3,762,617 s**	**311,451,678 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	ATM withdrawal: L4 Habitat	-259,200	313,933,968
	Cash taken at L4 Habitat came out in watches and was counted by the machine's own sensor, which keeps a second reckoning. The Teller has compared the two and reports that they agree, and that the sensor was embarrassed to be asked. Ref. CIBT-2986-5F89-3		
03 Jul	Temporal Health Plan	-23,263	313,910,705
	Treatment at L4 Habitat, where the clinic keeps a day of its own and the plan has agreed to honour it. The reimbursement is dated to the clinic's day, which falls on the eve of ours, so the claim was paid a day before it was made. Ref. CIBT-2986-4121-7		
10 Jul	Transfer to own account: L4 Habitat	-3,220,354	310,690,351
	Ganymede Heights Infirmary charges its staff a sundry on each pay advice for the envelope it arrives in. The firm has asked whether the envelope may be returned for reuse. The Bank has said it is sent only once, and the firm has said it will look into that. Ref. CIBT-2986-6F2C-8		
13 Jul	Memory Vault: box 67-100, quarter	-259,200	310,431,151
	When a rent comes out exactly at the midpoint of the quarter, the Vault gives the holder the earlier quarter and charges the later one, so that the box is always paid for a little before it is needed. Ref. CIBT-2986-E04F-6		
29 Jul	Slippage fee (L4 Habitat, 2 transfers)	-600	310,430,551
	Transfers under 58 crossings are rounded to the nearest half-second on the way across, a rule the Bank introduced for small depositors so that they are never charged a second they cannot see. The rule does not apply to anybody else. Ref. CIBT-2986-F592-7		
31 Jul	Interest at 3.90% APY	+1,021,127	311,451,678
	You keep a figure in pencil on the back of each slip and check the interest against it before the statement is opened. The two have agreed for 8 years. The officers no longer ask to see the pencil and have begun to ask after the lead. Ref. CIBT-2986-3115-9		

Closing balance, month by month

Highest 353,849,052 s · lowest 304,238,686 s



August 2985 July 2986

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 2986-07