CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 97, Pallas Ring 10

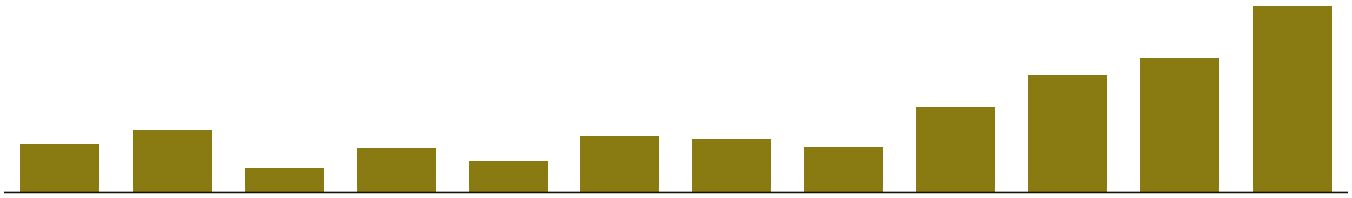
Account 8564-7960-9708
Period 1–30 November 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
342,023,332 s	**+17,851,890 s**	**-41,814 s**	**359,833,408 s**

Date	Description	Amount (s)	Balance (s)
10 Nov	Deposit: Hall E	+14,364,166	356,387,498
	Coins are rounded to the nearest 3 seconds at the counter and the notes to the whole day. The balance is credited on the next statement, where it is rounded again. Ref. CIBT-2986-2DAA-5		
11 Nov	Payroll credit: Ganymede Heights Infirmary	+2,376,149	358,763,647
	Ganymede Heights Infirmary's office at Venus pays its wages a day ahead of the local calendar, so the credit lands here before the work it pays for has finished there. The office asks that the work be considered finished from the moment it is paid for, which the payroll clerk says is the usual view on that world. Ref. CIBT-2986-B318-9		
11 Nov	Temporal Health Plan	-36,414	358,727,233
	Ganymede Heights Infirmary asks its staff to keep receipts for 3 years, a period the plan considers sensible and the payroll office considers excessive. The receipts are kept, and the office has been asked not to comment on the filing. Ref. CIBT-2986-6E55-6		
28 Nov	Slippage fee (Venus, 9 transfers)	-5,400	358,721,833
	Transfers are rounded to the nearest tenth of a second before the fee is worked out, a tenth being the smallest unit the relay will keep. Your 9 crossings therefore cost 5,400 s, a figure you may check against the posted rates. Ref. CIBT-2986-6F06-3		
30 Nov	Interest at 3.90% APY	+1,111,575	359,833,408
	Interest is rounded to the nearest second when the balance is a whole number of days, and up to the next second when it is not. The rule has applied since 2985, and no depositor has yet made it come out differently. Ref. CIBT-2986-2023-6		

Closing balance, month by month

Highest 359,833,408 s · lowest 304,238,686 s



December 2985 November 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 2986-11