CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 62, Pallas Ring 10

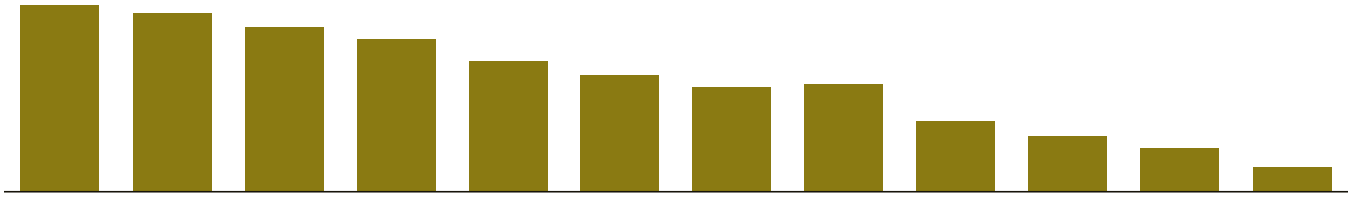
Account 8564-7960-9708
Period 1–31 January 2991
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
364,304,416 s	**+3,560,138 s**	**-15,499,217 s**	**352,365,337 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Transfer to own account: Oakland Sector	-14,946,038	349,358,378
	The second signature on the mandate was taken in pencil, which is not a signature, and had to be made again in ink. The officer, Priya Okonkwo, did not bill the redoing; the Bank does not charge a holder for correcting its form. Ref. CIBT-2991-CBA2-1		
11 Jan	Memory Vault: box 67-100, quarter	-259,200	349,099,178
	A box is rented by the day and sealed by the hour, and the difference of 0.980 between them is rounded in the holder's favour each time the box is opened. Ref. CIBT-2991-C2E1-8		
12 Jan	Payroll credit: Ganymede Heights Infirmary	+2,376,149	351,475,327
	Audit finding on the payroll line: the Ganymede Heights Infirmary advice was keyed from a card copy, not the original, and the two agree. The card has been in use for 2 years, and the auditors recommend replacing it. The firm has declined. Ref. CIBT-2991-5CA2-8		
21 Jan	Temporal Health Plan	-34,779	351,440,548
	You sign each claim form in pencil and go over the signature in ink on the way out, having been told once that the plan prefers ink. The plan prefers both, and has never said so in writing. Ref. CIBT-2991-FF05-4		
22 Jan	ATM withdrawal: Oakland Sector	-259,200	351,181,348
	Your standing withdrawal of 3 Standard days is made at Oakland Sector on the 22nd of each month. The custodian arranges for the machine to be ready an hour before you arrive, and it always is. Ref. CIBT-2991-1E2B-7		
31 Jan	Interest at 3.90% APY	+1,183,989	352,365,337
	Interest on the balance is paid in arrears, which means the Bank pays you for a period you have already forgotten. You remember it on the 31st and come to the window to say so, and the Teller says the Bank had remembered it first. Ref. CIBT-2991-6FF4-9		

Closing balance, month by month

Highest 455,115,594 s · lowest 352,365,337 s



February 2990 January 2991

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 2991-01