CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 48, Pallas Ring 10

Account 8564-7960-9708
Period 1–31 May 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
409,435,630 s	**+3,706,814 s**	**-23,059,690 s**	**390,082,754 s**

Date	Description	Amount (s)	Balance (s)
03 May	Payroll credit: Ganymede Heights Infirmary	+2,376,149	411,811,779
	Payroll from Ganymede Heights Infirmary arrives in one burst at the end of each quarter. The burst was split across the 27 accounts it covers, and yours received 27 d 12:02:29. Ref. CIBT-2995-D0D2-1		
10 May	ATM withdrawal: Ganymede	-86,400	411,725,379
	The withdrawal at Ganymede was queued for 57 minutes behind a fault in the machine's shutter, which opened on the local hour rather than the branch's. It was paid as the shutter opened. Ref. CIBT-2995-E0E6-7		
17 May	Slippage fee (Ganymede, 1 transfers)	-900	411,724,479
	Note on the file: the 1 crossings were written at the counter in the officer's hand, then keyed by a machine that read the hand as a different figure. The machine's figure was charged, the officer's was initialled, and both are kept. Ref. CIBT-2995-4463-6		
19 May	Transfer to own account: Ganymede	-22,683,355	389,041,124
	The Bank charges 0.30 s for explaining a sundry, and that charge is shown here so that you can see what the explanation cost. The explanation is the paragraph above it, which is free to read. Ref. CIBT-2995-5A83-2		
23 May	ATM withdrawal: Ganymede	-259,200	388,781,924
	The fee on a withdrawal at Ganymede is charged on the sum rounded up to the next cycle. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-2995-BE16-5		
25 May	Temporal Health Plan	-29,835	388,752,089
	The officer who processed this claim says the physiotherapist's receipts are the neatest on the register, and that the handwriting is good enough to be trusted. The officer asks that this be entered and nothing more added. Ref. CIBT-2995-0565-5		
31 May	Interest at 3.90% APY	+1,330,665	390,082,754
	You walk to the Hall E board on the 31st of each month to read the posted rate, though it is printed on your statement in larger type. The board carries the same figure. The officers have stopped pretending the walk is unnecessary. Ref. CIBT-2995-C23E-4		

Closing balance, month by month

Highest 419,863,669 s · lowest 363,913,555 s



June 2994 May 2995

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  2995-05`