CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 398, Pallas Ring 10

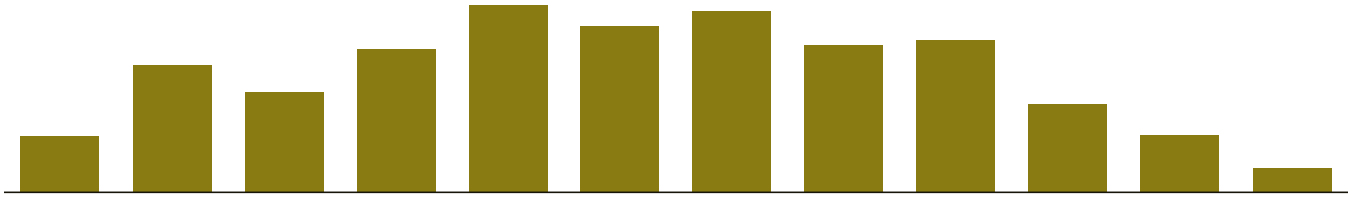
Account 8564-7960-9708
Period 1–31 July 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
380,961,486 s	**+3,614,273 s**	**-13,621,457 s**	**370,954,302 s**

Date	Description	Amount (s)	Balance (s)
08 Jul	Payroll credit: Ganymede Heights Infirmary	+2,376,149	383,337,635
	The wage from Ganymede Heights Infirmary arrives on the 8th of each month and has done since 2992, in the same sum to the second. An officer at Hall E once suggested the employer post it a day early, and the employer declined on the grounds that it would then be early. Ref. CIBT-2995-718C-4		
09 Jul	ATM withdrawal: L4 Habitat	-259,200	383,078,435
	The local office at L4 Habitat dates its withdrawals by its own sun, so the 9th on your receipt is a day earlier here. Interest runs from the earlier date, which the local office considers the more polite of the two. Ref. CIBT-2995-D4DE-4		
11 Jul	Transfer to own account: L4 Habitat	-12,972,522	370,105,913
	Sundry adjustment agreed with the accounts officer at Hall E. The officer reports that the adjustment was requested three times and agreed once, and that the Teller has been asked to remember which. Ref. CIBT-2995-A48D-8		
21 Jul	ATM withdrawal: L4 Habitat	-86,400	370,019,513
	Every second week the machine at L4 Habitat pays out 86,400 from 8564-7960-9708 against the storage you keep in the same sector. The arrangement was set up in 2990 and has not missed a payment since. Ref. CIBT-2995-EC11-1		
24 Jul	Slippage fee (L4 Habitat, 9 transfers)	-2,700	370,016,813
	On the first morning of each Standard week you lay your transfers out on the counter in the order you mean to send them, then send them in reverse. The relay has been told the order, but has not been told the reason, and the reason has never been requested. Ref. CIBT-2995-65DC-9		
26 Jul	Memory Vault: box 67-100, quarter	-259,200	369,757,613
	An auditor's query on box 67-100 has been answered. The inventory was counted by two officers, and the count matches the one filed in 2993. Ref. CIBT-2995-29D5-5		
26 Jul	Temporal Health Plan	-41,435	369,716,178
	The premium on your last statement was rounded to the whole hour instead of the whole second, which is the plan's habit with premiums and not with claims. The difference of 0.982 of an hour has been returned, and the statement shows the figure in seconds. Ref. CIBT-2995-A40F-2		
31 Jul	Interest at 3.90% APY	+1,238,124	370,954,302
	The posted rate was last set in 2991 and has been printed each month since, with a note in the Rate Committee's hand that the figure has not been reconsidered. The note is very small, and the hand has not changed. Ref. CIBT-2995-83D6-6		

Closing balance, month by month

Highest 419,863,669 s · lowest 370,954,302 s



August 2994 July 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  2995-07`