CORPORATE INSTITUTIONAL
# BANK OF TIME

**STATEMENT OF ACCOUNT**
Standard Time Deposit

**Bex Kowalczyk**
Unit 194, Pallas Ring 10

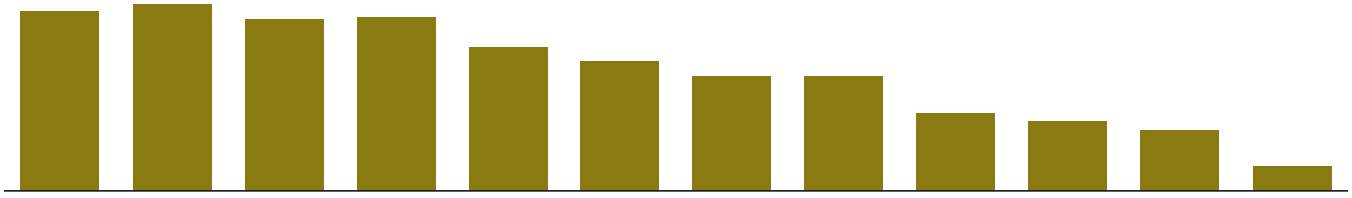
Account 8564-7960-9708
Period 1–31 December 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **335,647,924 s** | **+3,467,004 s** | **-26,841,610 s** | **312,273,318 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 13 Dec | Payroll credit: Ganymede Heights Infirmary | +2,376,149 | 338,024,073 |
| | Credit from Ganymede Heights Infirmary, shown in whole seconds. The wage rule never rounds a credit up, so the fraction of 0.975 is left off this line. It is in your account. It is the only part of your balance we have never been able to count. Ref. CIBT-2995-7B86-8 | | |
| 15 Dec | Transfer to own account: Delhi Sector | -26,824,979 | 311,199,094 |
| | Rounding of 26,824,979 on the transfer to Delhi Sector. The branch rounds in the customer's favour where it can and in the Bank's favour where it cannot. On this occasion it could. Ref. CIBT-2995-B574-3 | | |
| 23 Dec | Temporal Health Plan | -14,531 | 311,184,563 |
| | The cover was in force throughout, but the claim was held 31 days because the provider was waiting for a second opinion on the first, which was given the day after it was needed. Both opinions are on file, and both were correct in their own week. Ref. CIBT-2995-592A-2 | | |
| 26 Dec | Slippage fee (Delhi Sector, 7 transfers) | -2,100 | 311,182,463 |
| | The office at Ganymede Heights Infirmary asked for its transfers to be queued overnight, so that they would cross in the quiet hours. They did, and the fee is lower by 300 seconds, which the office has entered in its own books as an economy. Ref. CIBT-2995-1EE9-1 | | |
| 31 Dec | Interest at 3.90% APY | +1,090,855 | 312,273,318 |
| | You were asked whether you would prefer the fee waived or the interest rounded. You said both, and the Teller has done both and written it down in her own hand. Ref. CIBT-2995-DD00-9 | | |

## Closing balance, month by month

Highest 418,239,806 s · lowest 312,273,318 s



January 2995 December 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 2995-12