CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 347, Pallas Ring 10

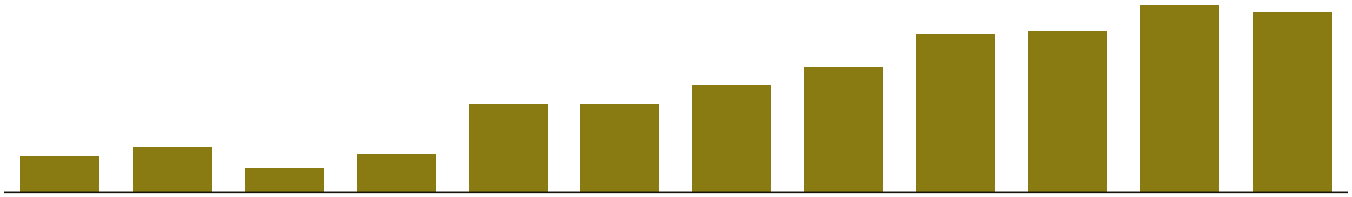
Account 8564-7960-9708
Period 1–30 June 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
359,681,868 s	**+3,545,115 s**	**-6,390,548 s**	**356,836,435 s**

Date	Description	Amount (s)	Balance (s)
01 Jun	Transfer to own account: Titan	-6,192,973	353,488,895
	A cheque drawn on the joint account was presented at the counter in the morning and returned in the afternoon, with a note from the Teller: "Not today, but thank you for asking." The Bank has no further record of it. Ref. CIBT-2997-4B3D-6		
05 Jun	Payroll credit: Ganymede Heights Infirmary	+2,376,149	355,865,044
	At Titan the wages go out before the local calendar is agreed, so the Bank posts them in pencil until the office confirms the date. The date has been confirmed; the Bank has not yet changed the pencil to ink. Ref. CIBT-2997-530E-0		
06 Jun	Slippage fee (Titan, 7 transfers)	-4,200	355,860,844
	A line of 7 crossings was entered under the account above and has been moved to yours, where the crossings were made. The fee of 4,200 s has gone with them. The account above was never charged and is not owed the fee, and the Bank has written to say so. Ref. CIBT-2997-B40C-2		
08 Jun	ATM withdrawal: Titan	-172,800	355,688,044
	You return the receipt to the slot after reading it, which the machine logs as a refusal. It has been logged 6 times this quarter, and the Bank considers each one to be a withdrawal you were too polite to keep. Ref. CIBT-2997-568A-7		
23 Jun	Temporal Health Plan	-20,575	355,667,469
	Your physiotherapy at Titan is billed by a clinic that keeps its appointments on a wall chart, copied to the plan each Sunday. Your session on the 23rd was paid a week late, because the courier had stopped to see a relative on the way, and the clinic has asked that its chart be read to the plan aloud, which it regards as the more accurate method. Ref. CIBT-2997-0E5A-4		
30 Jun	Interest at 3.90% APY	+1,168,966	356,836,435
	The interest on 8564-7960-9708 was credited a day early and then, as a precaution, credited again a day late, so that the sum is correct across the two dates. The officer says the precaution has never been needed and has never been dropped. Ref. CIBT-2997-C924-5		

Closing balance, month by month

Highest 359,681,868 s · lowest 289,173,832 s



July 2996 June 2997

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  2997-06`