CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 369, Pallas Ring 10

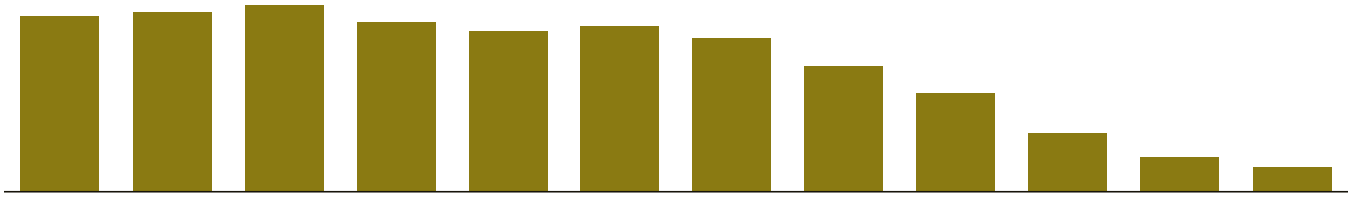
Account 8564-7960-9708
Period 1–31 October 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
258,998,200 s	**+3,217,893 s**	**-7,001,092 s**	**255,215,001 s**

Date	Description	Amount (s)	Balance (s)
08 Oct	Memory Vault: box 67-100, quarter	-259,200	258,739,000
	Rental for box 67-100 was held 31 days while the sub-level was cleared of an earlier tenant's boxes, which were returned in the order they had been asked for. Ref. CIBT-3000-18E5-2		
11 Oct	Payroll credit: Ganymede Heights Infirmary	+2,376,149	261,115,149
	Your wages from Ganymede Heights Infirmary are rounded down each month to the whole cycle, and the remainder goes into a staff reserve. The reserve is kept under a seal that has not been broken for the year and paid out in a single sum. This year it came to 0.940 of one cycle, and the payroll office has asked whether you would like it in cash or added to next year's pay. Ref. CIBT-3000-A7E4-6		
15 Oct	Temporal Health Plan	-44,039	261,071,110
	An earlier line described the treatment as a scan. It was a review. The procedure code has been corrected, and the reimbursement, 44,039, is the same for either. Ref. CIBT-3000-E6F5-1		
17 Oct	Transfer to own account: Io	-6,692,453	254,378,657
	A sundry raised to correct an earlier sundry is itself charged, then corrected, and the two now stand in the register as one transaction with a note in the margin reading "see above". Ref. CIBT-3000-3045-9		
30 Oct	Slippage fee (Io, 9 transfers)	-5,400	254,373,257
	Slippage is charged per whole Standard second, so the 5,400 s on this line is the crossings' total rounded up. The fraction left over, 0.961 s, is carried to the next statement and rounded there as well. Ref. CIBT-3000-1DB0-6		
31 Oct	Interest at 3.90% APY	+841,744	255,215,001
	Interest on the Io deposit is posted on that station's own clock, and arrives here a little younger each time, as dispatches do. The Bank has not asked it to hurry, and it has not. Ref. CIBT-3000-48BD-7		

Closing balance, month by month

Highest 313,821,874 s · lowest 255,215,001 s



November 2999 October 3000

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 3000-10