CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 56, Pallas Ring 10

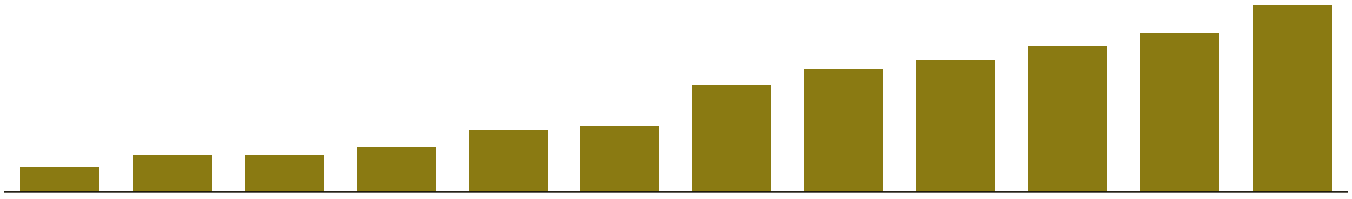
Account 8564-7960-9708
Period 1–31 May 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
275,984,108 s	**+18,146,075 s**	**-37,179 s**	**294,093,004 s**

Date	Description	Amount (s)	Balance (s)
02 May	Payroll credit: Ganymede Heights Infirmary	+2,376,149	278,360,257
	Auditors' note: the Ganymede Heights Infirmary wages for 6 periods were reconciled to the second against the employer's own hand-kept ledger. The auditors describe the ledger as slow, careful and oddly moving, and have no further query. Ref. CIBT-3012-8E09-8		
03 May	Temporal Health Plan	-35,379	278,324,878
	Premiums are charged in whole seconds, and any part of a second is carried into the next month, because the plan does not charge for a fraction it has not yet used. This month carries 0.958 of a second forward. Ref. CIBT-3012-0DCA-6		
04 May	Deposit: Hall E	+14,872,978	293,197,856
	The slip was split between your account and 8564-8250-3484, half and half, and the officer has written the split in the margin in your hand, which was the only thing the slip lacked. Ref. CIBT-3012-442D-0		
09 May	Slippage fee (Titan, 3 transfers)	-1,800	293,196,056
	The slippage on your monthly pension transfer to 8564-8250-3484 is calculated again from the start each month, although the route is the same 3 crossings it has been since 3010 and has not moved. Ref. CIBT-3012-F0E6-9		
31 May	Interest at 3.90% APY	+896,948	294,093,004
	The posted rate is set to two places and the interest to the nearest second, and the balance on the statement is then rounded to the nearest five hundred seconds for the reader's convenience. That is why the top line is always a little kinder than the one below it. Ref. CIBT-3012-56DD-1		

Closing balance, month by month

Highest 294,093,004 s · lowest 190,837,208 s



June 3011 May 3012

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 3012-05