CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 148, Pallas Ring 10

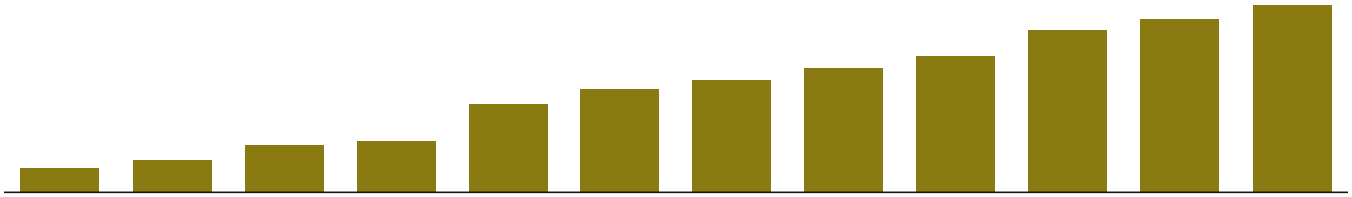
Account 8564-7960-9708
Period 1–31 July 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
301,429,329 s	**+10,043,070 s**	**-384,759 s**	**311,087,640 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	ATM withdrawal: The Belt	-86,400	301,342,929
	A withdrawal of One Standard day is charged in whole seconds, and the machine rounds each figure up when the fee is worked out, not down. The difference of 300 seconds has been charged to you, and the Bank has been unable to find a reason for the rule. Ref. CIBT-3012-CD27-8		
01 Jul	Memory Vault: box 67-100, quarter	-259,200	301,083,729
	Rental for box 67-100 is paid 30 Standard days late, because the box was held in the restoration queue while the sub-level's temperature was corrected. The rental covers the period the box was not accessible, and no further charge is made. Ref. CIBT-3012-F26B-8		
13 Jul	Deposit: Hall E	+6,687,276	307,771,005
	Coin counted at the Hall E window came to 6,687,276, less 0.976 that the counter cannot credit below a whole second. The fraction is kept in the counter's sundries file under the day's date, where it will stay until you ask for it. Ref. CIBT-3012-5208-5		
15 Jul	Temporal Health Plan	-37,359	307,733,646
	A payment for a session on the 15th arrived at your branch, though the provider's address on the claim could not be found. The plan has kept the file open, and the provider has not complained, which the plan takes as settled. Ref. CIBT-3012-56E1-3		
25 Jul	Slippage fee (The Belt, 2 transfers)	-1,800	307,731,846
	Your fee was calculated on the day the crossing finished rather than the day it began, which on this route is 28 Standard days later. The officer says this is correct, and that the relay would not agree to any other arrangement. Ref. CIBT-3012-CCC3-0		
28 Jul	Payroll credit: Ganymede Heights Infirmary	+2,376,149	310,107,995
	Under the Bank's rule for mixed credits, the Ganymede Heights Infirmary sum and the Soren Bellweather sum are rounded separately and then added. The total comes to 0.986 more than if they had been added first, and the Bank regards that as the lesser of two errors. Ref. CIBT-3012-30F3-8		
31 Jul	Interest at 3.90% APY	+979,645	311,087,640
	Credits arrive once a month in whole seconds, but the depositor's share of the reserve is paid out in fives. The statement shows the nearest five, and the Bank has never been asked for the difference. Ref. CIBT-3012-6FD4-2		

Closing balance, month by month

Highest 311,087,640 s · lowest 198,345,261 s



August 3011 July 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 3012-07