CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 96, Pallas Ring 10

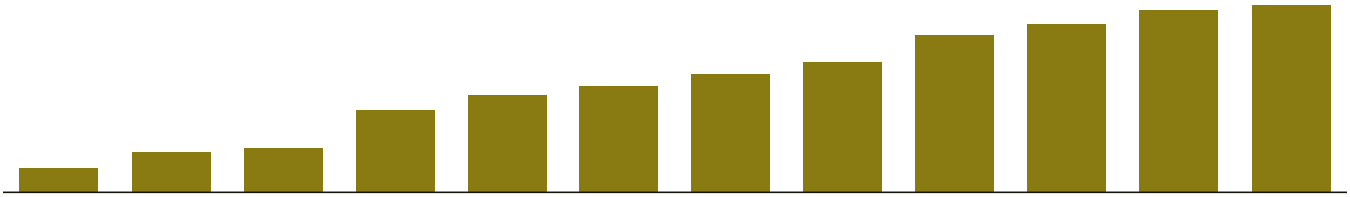
Account 8564-7960-9708
Period 1–31 August 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
311,087,640 s	**+3,387,183 s**	**-376,678 s**	**314,098,145 s**

Date	Description	Amount (s)	Balance (s)
03 Aug	Payroll credit: Ganymede Heights Infirmary	+2,376,149	313,463,789
	The receiving fee on this credit from Ganymede Heights Infirmary was waived. The payroll office has asked that its wages be treated as inbound family, a category the Bank has never been asked to recognise and has recognised for one month only. Ref. CIBT-3012-A644-1		
04 Aug	ATM withdrawal: Venus	-172,800	313,290,989
	Two withdrawals made in the same minute at Venus were counted separately, so each was rounded at a different second. The Bank has added the two back together, and the total is the figure the machine paid out. Ref. CIBT-3012-A604-7		
07 Aug	Slippage fee (Venus, 8 transfers)	-2,400	313,288,589
	Your transfers to Venus are reckoned on the local clock, which the Bank reads each morning and then reads again before lunch. In 3009 the two readings were found to differ by 13 seconds, and the fee of 0.30 s has been charged on the average of the two, which the Bank regards as fair to both clocks. Ref. CIBT-3012-34DA-4		
16 Aug	Transfer to own account: Venus	-95,433	313,193,156
	The credit from Soren Bellweather was held 29 days at the Venus office while the sender's clerk confirmed that the reference had been copied as it appeared on the form. It had, and the sum has been posted in full. Ref. CIBT-3012-2C02-3		
28 Aug	Temporal Health Plan	-19,645	313,173,511
	The deductible is rounded to the next whole day, which makes it 0.989 higher than the figure printed on the policy. The printed figure was rounded the other way when the policy was written, and the schedule leaves the two to cancel. Ref. CIBT-3012-6C5E-1		
29 Aug	ATM withdrawal: Venus	-86,400	313,087,111
	The receipt printed at Venus on the 29th, but the withdrawal was not recorded until 29 days later. The machine had been asked to hold its entries until the local day closed, and it did. The receipt also carries a second reference that belongs to an account with no holder's name; the custodian has filed it with the first. Ref. CIBT-3012-61C6-2		
31 Aug	Interest at 3.90% APY	+1,011,034	314,098,145
	Interest began on the day the envelope was opened at the counter, not the day it was posted, which was 28 days earlier. The counter says this is the rule, and the envelope has been filed with the statement to show it. Ref. CIBT-3012-2EA3-3		

Closing balance, month by month

Highest 314,098,145 s · lowest 203,664,941 s



September 3011 — August 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  3012-08`