CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 107, Pallas Ring 10

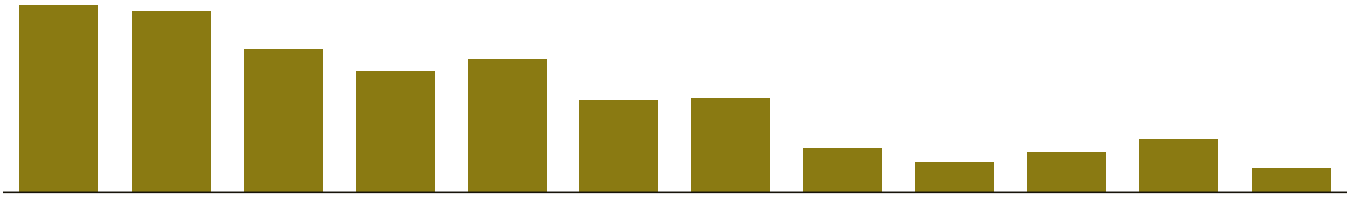
Account 8564-7960-9708
Period 1–31 January 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
252,356,516 s	**+3,196,307 s**	**-16,016,454 s**	**239,536,369 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	ATM withdrawal: Tallinn Sector	-172,800	252,183,716
	Auditors have asked that this line be kept with the machine's maintenance log, since the withdrawal was made on the day the log records a new lock. The two agree on the time; the log describes the lock as plain, and the Committee has not asked to see it. Ref. CIBT-3014-61A1-7		
04 Jan	Memory Vault: box 67-100, quarter	-259,200	251,924,516
	The quarter's rental on box 67-100 was paid at the Tallinn Sector counter, which accepts it on the understanding that the counter's own clock is correct. The Vault has no reason to think otherwise, and has not been asked. Ref. CIBT-3014-A0B0-7		
04 Jan	Temporal Health Plan	-43,371	251,881,145
	A consultation on your last statement was dated the 4th, which was the provider's date rather than the day you attended. The entry has been moved to the correct day; the claim itself is unchanged. Ref. CIBT-3014-09AA-5		
11 Jan	Payroll credit: Ganymede Heights Infirmary	+2,376,149	254,257,294
	The Ganymede Heights Infirmary station at Tallinn Sector pays its staff in rotation, so this credit arrives half a period early and next month's will arrive half a period late. The two cancel out. The Bank has checked the sum twice. Ref. CIBT-3014-042A-5		
11 Jan	Slippage fee (Tallinn Sector, 8 transfers)	-4,800	254,252,494
	Your transfers went by light-speed courier, which keeps its own clock and charges slippage on the difference when it arrives. The courier has been asked to keep the difference small and has replied in writing that it is trying. Ref. CIBT-3014-35E6-7		
27 Jan	ATM withdrawal: Tallinn Sector	-172,800	254,079,694
	Withdrawals at Tallinn Sector are logged by the local office under the local name for the transaction, which is why the statement shows a word you may not recognise. The word means withdrawal. Ref. CIBT-3014-86DF-8		
28 Jan	Transfer to own account: Tallinn Sector	-15,363,483	238,716,211
	Note for the auditors: the sundry credit from Tallinn Sector was converted at the rate in force on the day it was sent, not the day it arrived. The two rates differ by 0.986. The conversion follows the terms, and nothing further is required. Ref. CIBT-3014-ED0E-4		
31 Jan	Interest at 3.90% APY	+820,158	239,536,369
	Posted to the second floor by mistake, where the account's file had been taken for a reading, the interest was brought down with the file when the reading was finished. The reading found nothing that was not already on the page. Ref. CIBT-3014-B031-4		

Closing balance, month by month

Highest 312,115,596 s · lowest 239,536,369 s



February 3013 — January 3014

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  3014-01`