CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 354, Pallas Ring 10

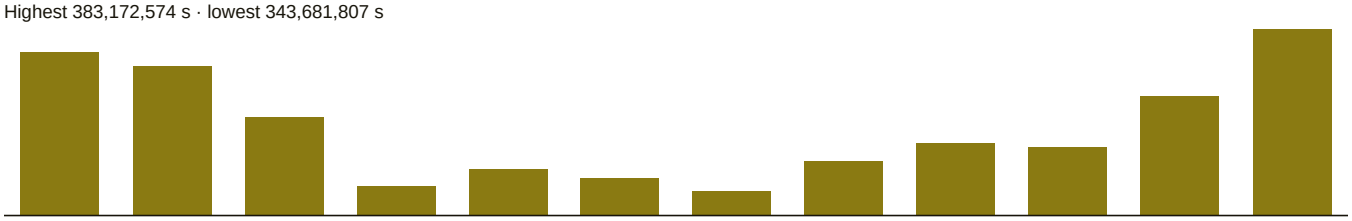
Account 8564-7960-9708
Period 1–31 January 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
366,903,802 s	**+16,546,693 s**	**-277,921 s**	**383,172,574 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	Temporal Health Plan	-15,121	366,888,681
	The administration on the claim for 9 sessions was carried out at the clinic's expense, the clinic having made the error that required it. No charge falls to you, and the plan has not asked the clinic to pay the difference. Ref. CIBT-3022-77BB-1		
06 Jan	Deposit: Hall E	+12,978,107	379,866,788
	Each deposit is made in notes of one denomination, so the Teller counts them without looking up. "It is the only thing about you we can count without the machine," she said, and then asked for the envelope back. Ref. CIBT-3022-D76A-1		
08 Jan	Payroll credit: Ganymede Heights Infirmary	+2,376,149	382,242,937
	The Ganymede Heights Infirmary figure was 0.30 seconds below the sum the employer gave us, and the Bank has added the difference back at the posted rate. The rounding clause in your terms says the wage is shown in whole seconds. It does not say which whole second. Ref. CIBT-3022-F91D-3		
15 Jan	Slippage fee (Ganymede, 4 transfers)	-3,600	382,239,337
	Where the fee for a run of short crossings is less than a whole second, it is rounded up once for the run and not at all for each crossing in it, so a long run of small transfers is charged as one transfer of ordinary size. Ref. CIBT-3022-FAEF-3		
24 Jan	Memory Vault: box 67-100, quarter	-259,200	381,980,137
	The rental on box 67-100 is set at the rate of its own sub-level and rounded to the nearest whole cycle. The difference from the rate of the sub-level above, 0.30 s, is held against the box until the holder asks for it. Ref. CIBT-3022-3172-4		
31 Jan	Interest at 3.90% APY	+1,192,437	383,172,574
	The officer who calculated this line asks that we note she checked it twice, and that she disagrees with the second check. Ref. CIBT-3022-EC64-1		

Closing balance, month by month

Highest 383,172,574 s · lowest 343,681,807 s



February 3021 January 3022

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 3022-01