CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 169, Pallas Ring 10

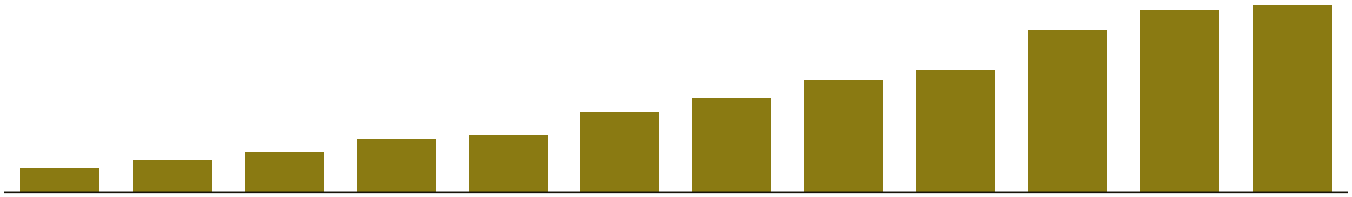
Account 8564-7960-9708
Period 1–31 January 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
408,306,828 s	**+3,703,146 s**	**-1,474,191 s**	**410,535,783 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Slippage fee (London Sector, 1 transfers)	-600	408,306,228
	You cross to London Sector on the 4th of each month, always in the early hours before the relay opens, so the fee is charged at the early-hours rate. The officers say it is the lowest the Bank offers. Ref. CIBT-3025-47EF-8		
08 Jan	Transfer to own account: London Sector	-1,104,644	407,201,584
	No fee is charged for a sundry raised to correct another sundry. The Bank holds that a correction should cost no more than the error, and this one, by that reckoning, cost nothing. Ref. CIBT-3025-62B0-0		
14 Jan	ATM withdrawal: London Sector	-86,400	407,115,184
	You have never taken the card out of the slot before the machine has said goodbye. The officer on duty relies on this, and calls it the most courteous exchange at the concourse. Ref. CIBT-3025-4AFE-8		
18 Jan	Memory Vault: box 67-100, quarter	-259,200	406,855,984
	The standing order for box 67-100 is drawn on Soren Bellweather's account, not the holder's, by an arrangement the two of them made in 3020. The Vault has written to confirm it, and Soren Bellweather has written back to say it still stands. Ref. CIBT-3025-207A-0		
19 Jan	Payroll credit: Ganymede Heights Infirmary	+2,376,149	409,232,133
	An earlier line showed this pay as the net figure when it was the gross. The payroll office has sent the calculation, which shows the difference as an allowance for 29 days of unpaid leave that was later cancelled. Ref. CIBT-3025-12F2-1		
19 Jan	Temporal Health Plan	-23,347	409,208,786
	You asked whether the plan would reimburse a visit you had not yet made, in case it became necessary. The plan reimburses only what has happened, and you accepted this with a nod that the Teller found reassuring. Ref. CIBT-3025-7B66-1		
31 Jan	Interest at 3.90% APY	+1,326,997	410,535,783
	The usual fee on a balance of this size has been waived. Interest is paid from the first second of the period, and the custom of charging for it has been dropped from your account. Ref. CIBT-3025-5453-1		

Closing balance, month by month

Highest 410,535,783 s · lowest 324,777,955 s



February 3024 January 3025

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 3025-01