CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Isolde Kowalczyk
Unit 328, Pallas Ring 10

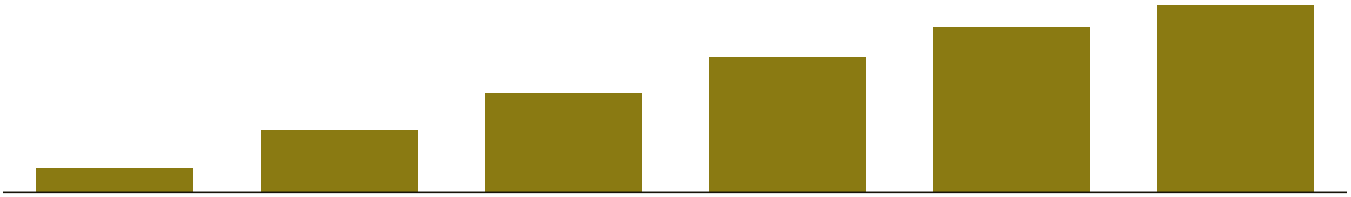
Account 8564-1663-7622
Period 1–31 March 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
62,064,377 s	**+7,886,476 s**	**-260,100 s**	**69,690,753 s**

Date	Description	Amount (s)	Balance (s)
06 Mar	Slippage fee (Ganymede, 1 transfers)	-900	62,063,477
	Crossings from the Venus Cloudport are timed by a balloon's day, which the station measures by the hour it is warmest. The fee of 900 s is charged at an hour the station will not name, on the grounds that everyone on it already knows. Ref. CIBT-3029-ECD8-6		
13 Mar	ATM withdrawal: Ganymede	-172,800	61,890,677
	Brymar College has installed a second terminal beside the concourse machine and asks that your withdrawals be routed through whichever is quieter. The Bank has agreed, and the firm's terminal has been the quieter one on your days since 3028. Ref. CIBT-3029-86D3-5		
13 Mar	Deposit: Hall E	+5,890,190	67,780,867
	The coins were sorted by your children, who are listed on the slip and were thanked by the officer. No fee applies to coin sorted by a holder's family. Ref. CIBT-3029-C027-6		
23 Mar	ATM withdrawal: Ganymede	-86,400	67,694,467
	The Teller counted the cash at the Hall E window, studied the machine's receipt for a while, and remarked that it was a handsome receipt for a machine. The sum is One Standard day, and the window and the receipt agree. Ref. CIBT-3029-A9C1-4		
25 Mar	Payroll credit: Brymar College	+1,326,789	69,021,256
	The Brymar College pay was held 29 days at the Ganymede office because a flask of Standard tea spilled across the control desk. The period it covered was the one you were paid for, and the wait belongs to the office, not to you. Ref. CIBT-3029-FA54-6		
30 Mar	Mech Veterans' Time Pension	+483,304	69,504,560
	On Callisto the pension is posted at the station's midnight, so the statement shows a payment made in an hour that no one on the Head Office calendar was awake for. The Pensions Office has recorded it as a night's work. Ref. CIBT-3029-F102-3		
31 Mar	Interest at 3.60% APY	+186,193	69,690,753
	You have left the interest on deposit for 8 consecutive periods without once checking the figure before the statement arrived. The branch takes this as a compliment, and the statement is now sent with a little less ceremony. Ref. CIBT-3029-9A6C-9		

Closing balance, month by month

Highest 69,690,753 s · lowest 11,729,263 s



October 3028 — March 3029

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  1663-7622  3029-03`