CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 113, Pallas Ring 10

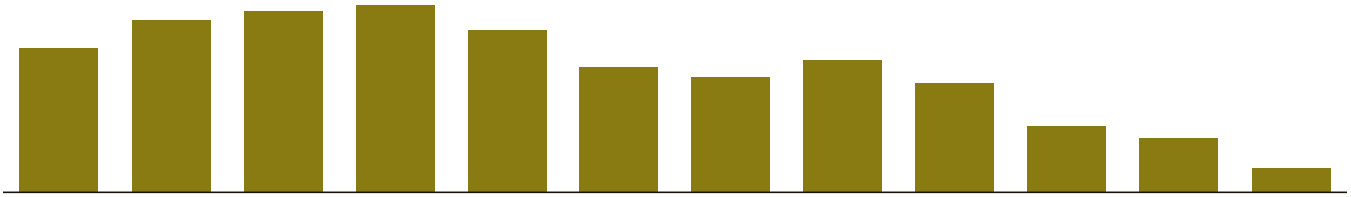
Account 8564-3639-9708
Period 1–31 January 2963
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
15,455,264 s	**+253,308 s**	**-784,416 s**	**14,924,156 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Transfer to own account: London Sector	-424,635	15,030,629
	Sundries round the other way from deposits. Where a deposit rounds down, a sundry rounds up, so the Bank is never out of pocket by a fraction in either direction; this one has been rounded up by 0.979. Ref. CIBT-2963-1637-1		
15 Jan	ATM withdrawal: London Sector	-259,200	14,771,429
	A withdrawal of 259,200 s, the sum you take most Mondays. The machine has learned to offer it before you ask, which you have not yet accepted. Ref. CIBT-2963-69E2-2		
17 Jan	Slippage fee (London Sector, 9 transfers)	-2,700	14,768,729
	Crossing 9 waited 28 days at the Callisto relay for a signature from Ines Rasmussen, who was on leave on another world. The fee runs from the day the transfer left Hall E, not the day it reached the desk. Ref. CIBT-2963-BC5A-3		
18 Jan	Payroll credit: Brymar College	+163,135	14,931,864
	The fee on a credit from Brymar College that came in outside the posted hours has been waived. The officer at the counter said the sum had arrived by a side channel, which the Bank does not recognise, and the fee has been waived all the same. Ref. CIBT-2963-4C2D-9		
26 Jan	Transfer to joint account	-97,881	14,833,983
	Your share of the joint pension fund arrived 31 days late. The trustee's form was signed on the wrong line, and the form had to be reissued before the Bank could release the sum. Ref. CIBT-2963-1A06-8		
27 Jan	Mech Veterans' Time Pension	+47,672	14,881,655
	The month's pension was printed with the previous month's upgrade allowance. The allowance was paid correctly. Only the line describing it was wrong, and that has been reprinted on this statement. Ref. CIBT-2963-4E5C-3		
31 Jan	Interest at 3.30% APY	+42,501	14,924,156
	No fee was charged on the 32 seconds of interest that arrived by hand, since a second carried across a counter is held to be a gift. The officer who received it asked that this be written on the slip, and it has been. Ref. CIBT-2963-5AC6-1		

Closing balance, month by month

Highest 17,802,166 s · lowest 14,924,156 s



February 2962 — January 2963

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 3639-9708 2963-01