CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Kowalczyk
Unit 338, Pallas Ring 10

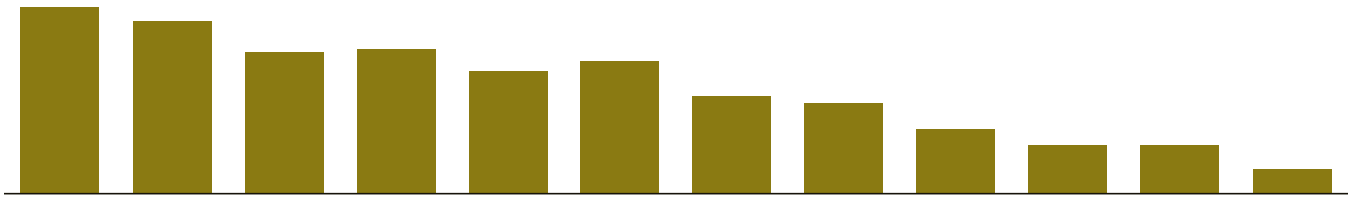
Account 8564-3639-9708
Period 1–31 January 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
22,044,068 s	**+273,140 s**	**-1,093,151 s**	**21,224,057 s**

Date	Description	Amount (s)	Balance (s)
08 Jan	Transfer to own account: Luna	-995,270	21,048,798
	Note for the auditors: this sundry was raised by an officer who has since retired, and approved by one who has not yet started. Both signatures are correct. The dates fall in the same week, and the Committee has decided that is enough. Ref. CIBT-2972-5BAA-1		
11 Jan	Payroll credit: Brymar College	+163,135	21,211,933
	Each 11th you bring the Brymar College envelope to the window unopened and wait while the Teller opens it, then count the slip aloud before taking it home. The Teller now counts along with you, under her breath, and the two counts have never differed. Ref. CIBT-2972-D473-8		
18 Jan	Transfer to joint account	-97,881	21,114,052
	The joint transfer posted to 8564-4561-8643 on the 18th was shown as one holder's share alone. The division has been checked by a clerk who had been told to expect a surprise and the two halves restated to the second, with the correction initialled by both holders. Ref. CIBT-2972-ACD5-5		
21 Jan	Mech Veterans' Time Pension	+49,384	21,163,436
	Auditors' note: the veterans' reserve for this pension was reconciled to the last 0.990 of a day and found correct, while the ledger was one unit short. The difference traces to a pension book that was never opened, and so could not have been written in. Ref. CIBT-2972-1A8C-9		
31 Jan	Interest at 3.30% APY	+60,621	21,224,057
	Auditors' note: the interest was paid at the posted rate, and the posted rate was checked against the Rate Committee's table, which was found right and has been right since 2970. Ref. CIBT-2972-5FAD-8		

Closing balance, month by month

Highest 26,826,500 s · lowest 21,224,057 s



February 2971 January 2972

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 2972-01