CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Bram Kowalczyk**
Unit 209, Pallas Ring 10

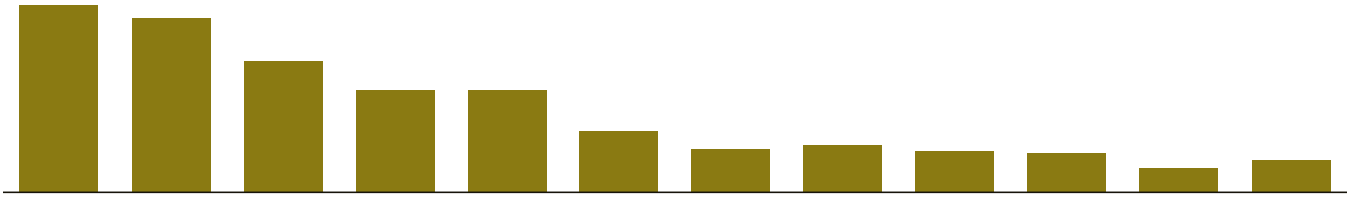
Account 8564-3639-9708
Period 1–31 July 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **20,478,271 s** | **+446,257 s** | **-288,894 s** | **20,635,634 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 09 Jul | Transfer to joint account | -97,881 | 20,380,390 |
| | Each holder's half of the monthly charge is rounded down and the other half up, so that the sum is the same whichever of you settles it. Ref. CIBT-2972-A3F1-7 | | |
| 14 Jul | Mech Veterans' Time Pension | +62,454 | 20,442,844 |
| | Veterans collecting at Hall E are asked to bring their discharge papers, not the pension book. The Teller says a pension book is a book about a pension and not the pension itself. You brought the papers. She notes that you also brought the book. Ref. CIBT-2972-37C5-8 | | |
| 15 Jul | ATM withdrawal: Ganymede | -86,400 | 20,356,444 |
| | A withdrawal of 86,400 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-2972-D059-8 | | |
| 17 Jul | ATM withdrawal: Ganymede | -86,400 | 20,270,044 |
| | The withdrawal was made at Ganymede, which is on the far side of a day from the Hall E counter. It was posted on the evening of the day before, and the Bank has made the adjustment. You need not make one yourself. Ref. CIBT-2972-04EC-8 | | |
| 23 Jul | Deposit: Hall E | +327,488 | 20,597,532 |
| | "Deposits are the only part of the Bank that arrive," the Teller says, "and they tend to arrive with rather less than they promised." Ref. CIBT-2972-B0CF-3 | | |
| 29 Jul | Turbulence Cover | -18,213 | 20,579,319 |
| | The statement printed the premium in minutes and paid it in hours, which on a route of this length is the wrong way round. The printing has been corrected, and the sum paid is the one the schedule gives, to the tenth of a minute. Ref. CIBT-2972-3C2F-0 | | |
| 31 Jul | Interest at 3.30% APY | +56,315 | 20,635,634 |
| | The rounding of interest is set out as round half to the even second. This period the half fell on an even second, which the schedule is thought to have arranged. Ref. CIBT-2972-14CD-8 | | |

### Closing balance, month by month

Highest 23,757,372 s · lowest 20,478,271 s



August 2971 July 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 2972-07