CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 59, Pallas Ring 10

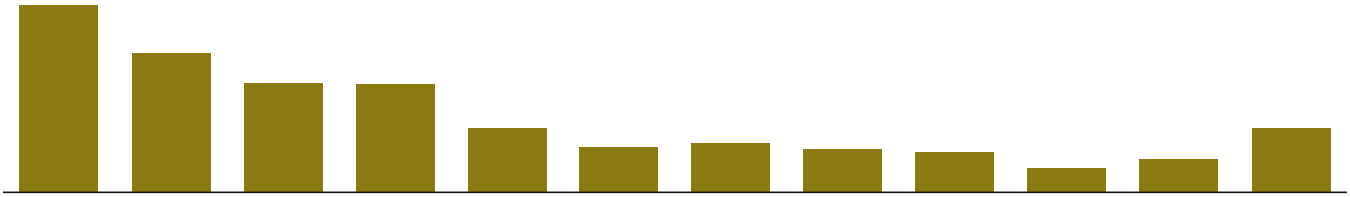
Account 8564-3639-9708
Period 1–31 August 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,635,634 s	**+1,134,579 s**	**-541,352 s**	**21,228,861 s**

Date	Description	Amount (s)	Balance (s)
07 Aug	ATM withdrawal: New Orleans Sector	-172,800	20,462,834
	The machine at New Orleans Sector was shut for 28 days for its quarterly service. Your withdrawal was held in the vault and paid out on reopening, with the interest that accrued in the meantime. Ref. CIBT-2972-6758-0		
10 Aug	Slippage fee (New Orleans Sector, 4 transfers)	-1,200	20,461,634
	The 4 transfers from Hall E sat 30 Standard days in the relay queue before the clock at New Orleans Sector agreed to count them. No fee is charged for time spent waiting to be counted, a rule the Bank wrote itself and is pleased to keep. Ref. CIBT-2972-89A0-8		
11 Aug	Payroll credit: Brymar College	+163,135	20,624,769
	Brymar College pays by sending a receipt for the pay, which the Bank honours as a credit and files as a receipt for the receipt. The file is now 18 sheets thick, and nobody has asked for it to be made thinner. Ref. CIBT-2972-FC07-2		
14 Aug	Transfer to joint account	-97,881	20,526,888
	A standing order moves 97,881 from the joint account to 8564-4561-8643 on the 14th of every month. Both holders confirmed the order in 2970, and it has run without a break since. Ref. CIBT-2972-9AF0-2		
15 Aug	ATM withdrawal: New Orleans Sector	-259,200	20,267,688
	A withdrawal written as 259,200 and paid as 3 Standard days is one sum in two forms. The machine's rule and ours meet at the whole day and part there, neither having won the last fraction. Ref. CIBT-2972-3F09-8		
22 Aug	Turbulence Cover	-10,271	20,257,417
	The Teller remembers the day this policy was taken out, because the carrier's agent arrived early and was sent to the wrong counter. She showed him the right one anyway, and he thanked her for the error. Ref. CIBT-2972-4272-9		
24 Aug	Mech Veterans' Time Pension	+49,908	20,307,325
	The veterans' reserve held 49,908 at the close of 2967. The auditors checked it against the sum of the individual reserves, and the two agreed. They then checked the individual reserves against the total, which disagreed, and have asked us to note that the reserve is the larger. Ref. CIBT-2972-C51B-7		
27 Aug	Deposit: Hall E	+864,789	21,172,114
	The Bank does not take fractions of a second on deposit. The 0.962 that came in with your envelope has been kept by the counter, and the officer has noted it on the slip in pencil, as a courtesy. Ref. CIBT-2972-434F-7		
31 Aug	Interest at 3.30% APY	+56,747	21,228,861
	Interest was worked on the daily balance, not the monthly one, which favours the depositor in any month with a large deposit early in it. This month had one, on the 31st, and the statement shows it earning from that day and no other. Ref. CIBT-2972-55C7-0		

Closing balance, month by month

Highest 23,508,210 s · lowest 20,478,271 s



September 2971 August 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 2972-08