CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 135, Pallas Ring 10

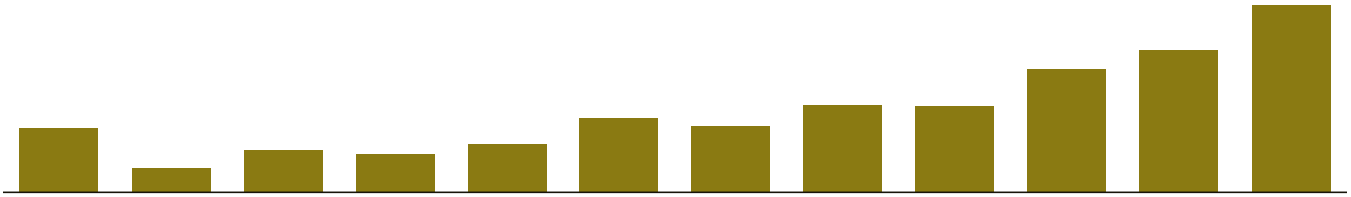
Account 8564-3639-9708
Period 1–31 January 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
23,577,837 s	**+1,415,446 s**	**-274,281 s**	**24,719,002 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Slippage fee (Lagos Sector, 6 transfers)	-3,600	23,574,237
	The charity that takes 01:00:00 from this account each quarter asks to see its slippage on a line of its own, so that it can tell its donors how little of each gift is lost on the crossing. The line is shown, and the charity has sent back a card of thanks addressed to the relay. Ref. CIBT-2976-E138-1		
05 Jan	ATM withdrawal: Lagos Sector	-172,800	23,401,437
	The withdrawal fee of 0.30 s was not taken. The machine had run short of days and paid out the nearest sum it held; the shortfall is 0.972 of one, and that has been credited to 8564-3639-9708. Ref. CIBT-2976-F3D4-7		
13 Jan	Transfer to joint account	-97,881	23,303,556
	Joint transfers are rounded up to the second on the way out and down on the way in, so that neither holder can be charged for the other's share of the crossing. Ref. CIBT-2976-4662-6		
21 Jan	Mech Veterans' Time Pension	+49,562	23,353,118
	Your contributions to the Brymar College scheme were paid early for 8 years running; its actuary has credited the difference as interest. Ref. CIBT-2976-5DE9-3		
27 Jan	Payroll credit: Brymar College	+163,135	23,516,253
	Brymar College's wages for the period came in days and were converted at the posted rate on the day they landed, a day after the employer's own pay day. Its office says the delay was an accident, and the Bank has booked it that way. Ref. CIBT-2976-9F3B-0		
30 Jan	Deposit: Hall E	+1,137,910	24,654,163
	The sum came from Brymar College's cheque run rather than your own, since Brymar College pays its staff's savings in a single figure and asks the Bank to divide it at the window. It has done this without remark since 2973. Ref. CIBT-2976-90DA-4		
31 Jan	Interest at 3.30% APY	+64,839	24,719,002
	Interest for 30 days did not post until the 31st, because the holder had to confirm the rate in person, and the holder was at Lagos Sector for the purpose. Ref. CIBT-2976-F3BD-1		

Closing balance, month by month

Highest 24,719,002 s · lowest 20,570,887 s



February 2975 — January 2976

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 2976-01