CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Kowalczyk
Unit 176, Pallas Ring 10

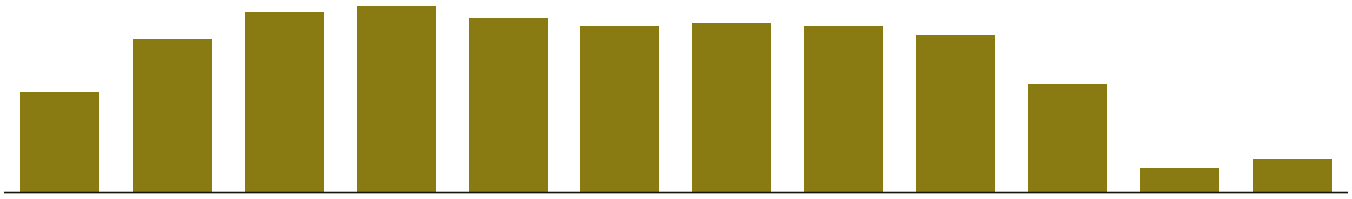
Account 8564-3639-9708
Period 1–31 January 2983
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,155,972 s	**+468,758 s**	**-357,081 s**	**19,267,649 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Deposit: Hall E	+198,088	19,354,060
	"Lovely weather for a deposit," the Teller said, although the window has no weather and the envelope had come up from a sealed room. The sum was counted and found to be what was written on the outside, which she considered the better of the two remarks. Ref. CIBT-2983-392E-1		
09 Jan	ATM withdrawal: The Belt	-259,200	19,094,860
	The place of withdrawal on the 9th was entered as The Belt. The machine is at Hall E, a short walk across the hall, and the line has been corrected to the place where the cash left the drawer. Ref. CIBT-2983-3F48-3		
10 Jan	Payroll credit: Brymar College	+163,135	19,257,995
	Credited on the 10th: the Brymar College wage. The Teller asks us to say that the amount was correct and that she did not count it a second time, out of respect for the employer, whose clerks count very carefully. Ref. CIBT-2983-FA94-8		
14 Jan	Mech Veterans' Time Pension	+54,857	19,312,852
	The Brymar College pension was taken up at the end of your contract, and a lump sum of 54,857 has been paid into 8564-3639-9708. No one asked for it to be spread over the year, so it has not been. Ref. CIBT-2983-3F16-8		
23 Jan	Transfer to joint account	-97,881	19,214,971
	The joint transfer now comes from Brymar College. The firm's pay office has asked that the account be described as a shared arrangement. The Bank has described it as a joint account, which is what the mandate says, and the two descriptions have been placed side by side for the holders to compare. Ref. CIBT-2983-92C6-2		
31 Jan	Interest at 3.30% APY	+52,678	19,267,649
	Interest was posted in the afternoon, the hour the Teller says it is most usually received. It is 3.30% APY on a balance of 52,678, and the afternoon was fine. Ref. CIBT-2983-5D31-5		

Closing balance, month by month

Highest 21,236,727 s · lowest 19,155,972 s



February 2982 January 2983

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 2983-01