CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 334, Pallas Ring 10

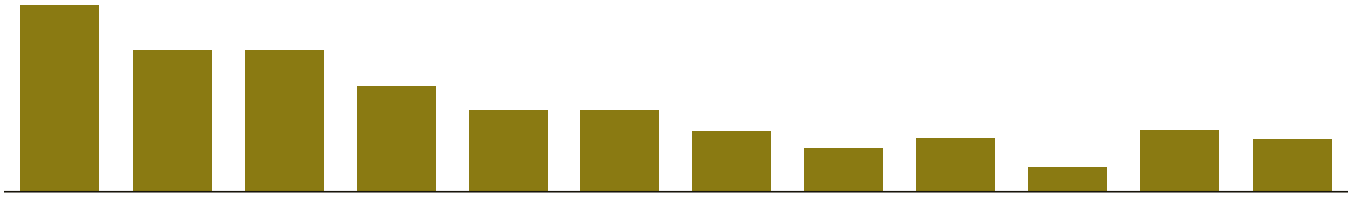
Account 8564-3639-9708
Period 1–31 January 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
10,701,181 s	**+251,009 s**	**-504,275 s**	**10,447,915 s**

Date	Description	Amount (s)	Balance (s)
10 Jan	Payroll credit: Brymar College	+163,135	10,864,316
	A standing sum of 163,135 is paid each month from Brymar College into 8564-3639-9708 for the upkeep of a company van kept on Ganymede, which has not been driven since 2985 and is still insured. Ref. CIBT-2987-66A3-2		
20 Jan	Transfer to own account: Singapore Sector	-388,045	10,476,271
	The Teller says the sundry is small enough to be forgiven and large enough to be remembered, and asks that the file show which she thinks it is. Ref. CIBT-2987-23D6-1		
25 Jan	Transfer to joint account	-97,881	10,378,390
	The second holder's signature was not received for 29 days, the courier having been asked to carry the mandate and having agreed, on the way, to carry a pot of marmalade with no label at all for a neighbour. Ref. CIBT-2987-5148-8		
27 Jan	Mech Veterans' Time Pension	+58,446	10,436,836
	Each month the pension goes to 8564-3639-9708, from which a standing instruction sends 58,446 to a dependant's account, so that the money is spent before anyone has had the chance to count it. Ref. CIBT-2987-BBD1-7		
27 Jan	Turbulence Cover	-18,349	10,418,487
	You pay the premium a little early each month, on the grounds that you may not be travelling on the due day. The early payment is credited to the next month, and the Bank is glad to see the arrangement used. Ref. CIBT-2987-2184-5		
31 Jan	Interest at 3.30% APY	+29,428	10,447,915
	Credited in local units at Singapore Sector, then converted to our reckoning at the rate in force when that local day closed. The rate was not the one you were expecting, and the difference is shown on the line below. Ref. CIBT-2987-BA22-9		

Closing balance, month by month

Highest 14,304,755 s · lowest 9,643,591 s



February 2986 January 2987

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 2987-01