CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Kowalczyk
Unit 366, Pallas Ring 10

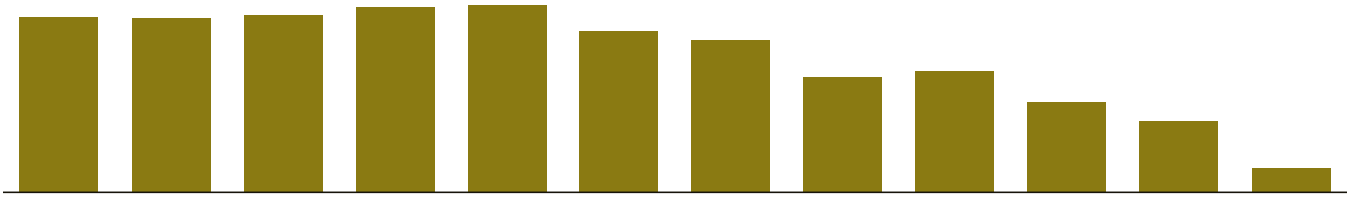
Account 8564-3639-9708
Period 1–31 January 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,864,925 s	**+246,141 s**	**-1,470,629 s**	**11,640,437 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Slippage fee (Kepler Ring, 8 transfers)	-2,400	12,862,525
	The fee on your recurring crossings is 0.30 seconds each, and it has risen by a second every 29 days, since the relay drifts a little further each day it is left alone. The Bank can only set the relay when the relay asks to be set. Ref. CIBT-2989-5584-4		
12 Jan	Turbulence Cover	-7,338	12,855,187
	You file your claims in the morning, when the claim desk is still opening its post, and the underwriters have noted the hour without remark. The desk has never once been ready for you, and you have never once seemed to mind. Ref. CIBT-2989-9422-9		
13 Jan	Payroll credit: Brymar College	+163,135	13,018,322
	Kepler Ring keeps the wage for its workers in a cabinet on the platform and releases it to the Bank by the same train that brings the post. The train is late more often than the wage, and the wage has never once been early. Ref. CIBT-2989-116D-0		
15 Jan	Mech Veterans' Time Pension	+47,628	13,065,950
	Your employer's record of your service ends on the 15th. The Bank has continued the payment from the same date, on the schedule the employer would have used, so the sum on this line is the one it would have paid. Ref. CIBT-2989-D5A6-0		
22 Jan	Transfer to joint account	-97,881	12,968,069
	For the auditors: the transfer to 8564-4561-8643 appears on both sides of the joint ledger, once as a debit to 8564-3639-9708 and once as a credit to the joint account. Both entries stand, since they describe one movement across one mandate. Ref. CIBT-2989-DC37-1		
29 Jan	Transfer to own account: Kepler Ring	-1,363,010	11,605,059
	This transfer to your own account at Kepler Ring arrived 28 days after it was sent. It had been packed in a container that could not be opened until the receiving clock reached the hour written on the lid. The hour has come, and the container is open. Ref. CIBT-2989-3953-2		
31 Jan	Interest at 3.30% APY	+35,378	11,640,437
	The interest from Kepler Ring waited 29 days at the relay for a second opinion on whether it was yours to receive. The opinion came back in your favour, and the interest has been posted at the rate of the day it was earned. Ref. CIBT-2989-7F1B-0		

Closing balance, month by month

Highest 15,921,478 s · lowest 11,640,437 s



February 2988 January 2989

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  2989-01`