CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Bram Kowalczyk**
Unit 245, Pallas Ring 10

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

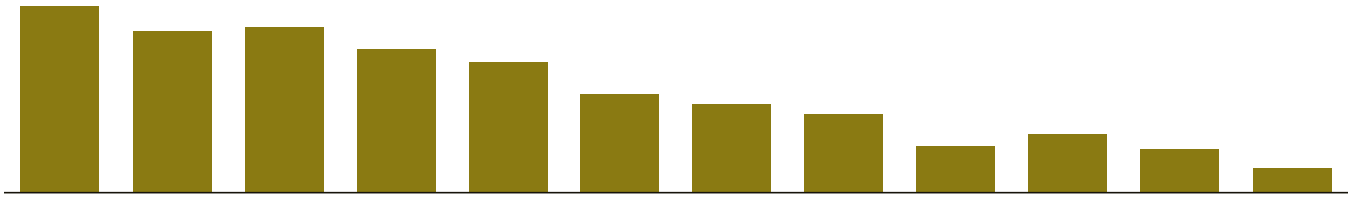
| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **9,588,801 s** | **+243,777 s** | **-986,991 s** | **8,845,587 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 02 Jul | Transfer to own account: Mars Station | -428,289 | 9,160,512 |
| | This sundry was made at the counter, in person, to an officer who asked that it be done once and done properly. It was, and the officer has said so in the margin of your file. Ref. CIBT-2989-7B43-4 | | |
| 03 Jul | Slippage fee (Mars Station, 8 transfers) | -7,200 | 9,153,312 |
| | Brymar College's remittance clerk rounds each crossing to the nearest ten seconds, so every transfer arrives a little short, and the difference comes to 300 seconds. The clerk asks that this be recorded as a discount, and the Bank has recorded it as a difference. Ref. CIBT-2989-6EFA-8 | | |
| 07 Jul | ATM withdrawal: Mars Station | -172,800 | 8,980,512 |
| | Each fortnight 0.978 sols are drawn at Mars Station for the lending library at Pallas Ring 10, and returned on your next visit. The officer enters the two lines side by side, so that neither one is mistaken for a gift. Ref. CIBT-2989-3544-8 | | |
| 12 Jul | Payroll credit: Brymar College | +163,135 | 9,143,647 |
| | The Brymar College remittance was held 29 days at Mars Station, where the office had opened its quarter-end audit and would not release money while the books were open. Nothing is owed on the wait; the wages sat in the suspense ledger, and the interest on them has been paid. Ref. CIBT-2989-DBDA-7 | | |
| 15 Jul | Turbulence Cover | -21,621 | 9,122,026 |
| | The carrier notes that you have taken the same seat on every crossing since 2984, and that the seat has been empty for 48 minutes before each departure. Turbulence Cover treats this as a settled arrangement and has not priced it. Ref. CIBT-2989-968D-5 | | |
| 16 Jul | ATM withdrawal: Mars Station | -259,200 | 8,862,826 |
| | A small standing withdrawal of 259,200 runs from 8564-3639-9708 each quarter for the upkeep of box 69-228. It is drawn at Mars Station, so that the cash and the box are never in the same building at once. Ref. CIBT-2989-4CEC-5 | | |
| 27 Jul | Mech Veterans' Time Pension | +54,273 | 8,917,099 |
| | The award gives 10 years of service, but the register had your year of enlistment written as your year of discharge, so the service was counted backwards. The count has been turned the right way round, and the sum now agrees with the award. Ref. CIBT-2989-57AC-0 | | |
| 28 Jul | Transfer to joint account | -97,881 | 8,819,218 |
| | Each transfer to 8564-4561-8643 comes with a card from Bram Blackwood, a short line in pencil. The officer keeps the cards with the statements and has asked whether they might be sent in ink next year. Ref. CIBT-2989-E446-7 | | |
| 31 Jul | Interest at 3.30% APY | +26,369 | 8,845,587 |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| | The interest was posted on the 31st, while two clerks were arguing, amiably, about the spelling of a town, and the window was asked to confirm the sum aloud, which it did, to a queue that had not been expecting to hear it. Ref. CIBT-2989-1F97-1 | | |

### Closing balance, month by month

Highest 14,999,534 s · lowest 8,845,587 s



August 2988 July 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 2989-07