CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 97, Pallas Ring 10

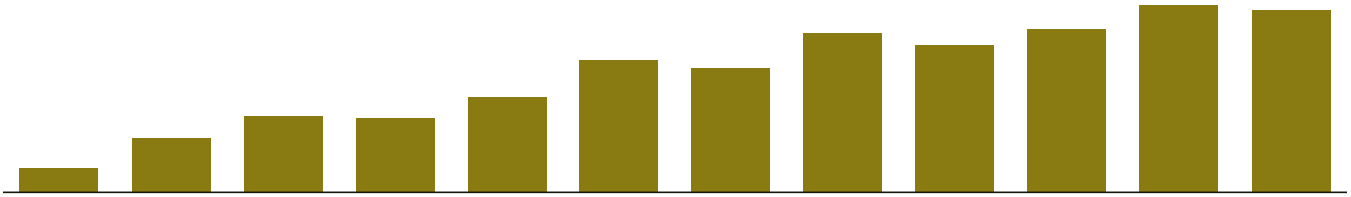
Account 8564-3639-9708
Period 1–31 January 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,213,071 s	**+267,853 s**	**-440,643 s**	**19,040,281 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	ATM withdrawal: The Belt	-259,200	18,953,871
	Audit note: the machine's tally for The Belt differs from the withdrawals on this statement by 0.965 shift. The difference is cash-time rounding, which the Committee has accepted since 2992, and the two agree once it is applied. Ref. CIBT-2997-29CF-3		
11 Jan	Turbulence Cover	-22,105	18,931,766
	The Titan lake crossing under this policy is timed by the lake's own clock, which runs a little behind ours and is never corrected for the ride. Ref. CIBT-2997-80CC-7		
15 Jan	Transfer to joint account	-97,881	18,833,885
	Auditors traced the joint balance from Hall E to 8564-4561-8643 and back again, and found no second missing on the way. The trace is filed under the account number, since the holders would not agree which of them it belonged to. Ref. CIBT-2997-41BA-1		
18 Jan	Transfer to own account: The Belt	-53,357	18,780,528
	A coin of 53,357 was found in a trinket box with a bird painted on the lid at the Hall E counter after your last visit, and has been entered as a sundry credit to you. It has been checked against the coin you described and matches, except for the wear, which you said was always there. Ref. CIBT-2997-EF18-3		
23 Jan	Mech Veterans' Time Pension	+51,883	18,832,411
	Auditors' note: the pension for 7 months was posted under the veteran's old unit before the file was transferred. The posting has been moved without change to the sum, and the old unit is closed. Ref. CIBT-2997-E0CC-0		
25 Jan	Slippage fee (The Belt, 9 transfers)	-8,100	18,824,311
	Your transfers to 8564-3639-9708 crossed while Brymar College changed the clock at its settlement desk, so each one took 44 extra seconds to arrive. The Bank charges for the seconds it can see, and the firm has been asked to say what it can see. Ref. CIBT-2997-646F-9		
27 Jan	Payroll credit: Brymar College	+163,135	18,987,446
	Audit note: the payroll credit from Brymar College for 2992 totals 163,135. The remitter's own figures for the same year total the same sum to the second, which is more than the auditors have ever been able to say of a remitter. Ref. CIBT-2997-441E-1		
31 Jan	Interest at 3.30% APY	+52,835	19,040,281
	The interest was paid on The Belt in shifts and converted at the posted rate of the day the station closed its books. That day falls on no date the Bank keeps, so the rate of the nearest one was used. Ref. CIBT-2997-6EA5-0		

Closing balance, month by month

Highest 19,213,071 s · lowest 13,437,156 s



February 2996 January 2997

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  2997-01`