CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 129, Pallas Ring 10

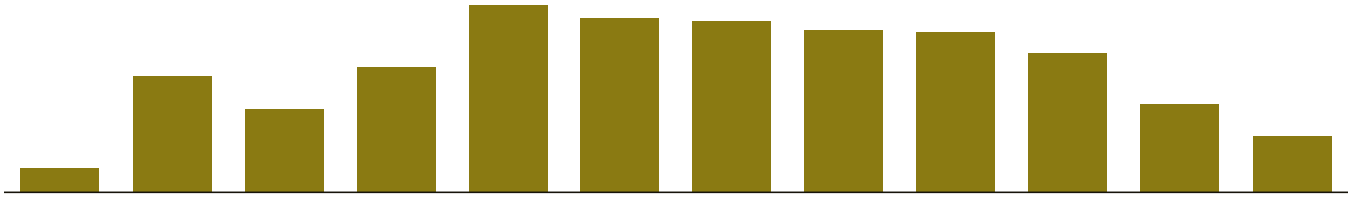
Account 8564-3639-9708
Period 1–31 July 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,861,613 s	**+259,930 s**	**-692,255 s**	**17,429,288 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	ATM withdrawal: Tallinn Sector	-86,400	17,775,213
	The line for the 1st first carried the machine's own number in place of yours, the machine having taken the withdrawal on its own account. The line has been reissued in your name, and the machine has been asked not to hold cash on its own account again. Ref. CIBT-2997-53BC-6		
02 Jul	Mech Veterans' Time Pension	+47,676	17,822,889
	The administration charge on the reserve pension was waived this month. The reserve was not drawn, only read at the counter, and the Bank does not charge for reading. Ref. CIBT-2997-666E-0		
10 Jul	ATM withdrawal: Tallinn Sector	-172,800	17,650,089
	The withdrawal was held for 30 Standard days because the local clock showed it as made on the previous day. The Bank has accepted the machine's account of the date; the sum is the sum you asked for. Ref. CIBT-2997-9501-6		
18 Jul	Transfer to own account: Tallinn Sector	-335,174	17,314,915
	Brymar College sent a sundry to pay for the postage of its annual report, addressed to you, with a note asking you to read the report before it is posted. The Bank posted the sundry and the report. The report is still unread. Ref. CIBT-2997-F95B-5		
20 Jul	Transfer to joint account	-97,881	17,217,034
	The Callisto half of the joint account is posted at the close of a day so long that the holders receive their share in two parts, one per station. Both holders say they prefer it that way. Ref. CIBT-2997-035F-1		
29 Jul	Payroll credit: Brymar College	+163,135	17,380,169
	You count the Brymar College credit at the counter in whole days, then ask for the fraction in seconds, and the officer gives it to you with a small bow. Ref. CIBT-2997-0644-5		
31 Jul	Interest at 3.30% APY	+49,119	17,429,288
	Your interest was credited on the 31st at Tallinn Sector, where the day is set by the station's own sun, so the day it was credited was shorter than yours and the difference of 43 seconds was taken off as the station's charge. The charge is shown on its own line, and the sun has been informed. Ref. CIBT-2997-C6EA-4		

Closing balance, month by month

Highest 19,213,071 s · lowest 16,996,389 s



August 2996 July 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 2997-07