CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 321, Pallas Ring 10

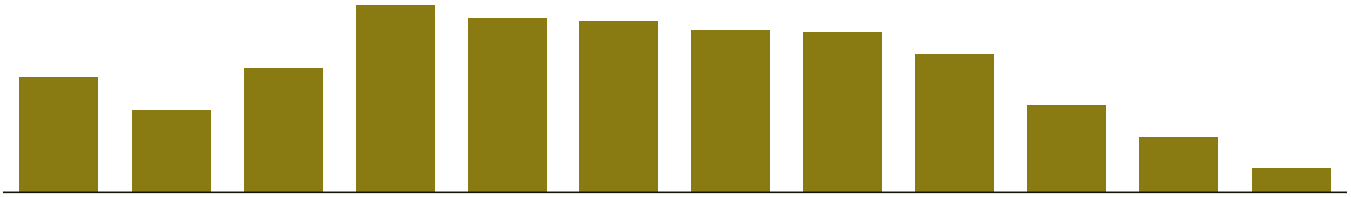
Account 8564-3639-9708
Period 1–31 August 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,429,288 s	**+272,245 s**	**-692,043 s**	**17,009,490 s**

Date	Description	Amount (s)	Balance (s)
06 Aug	Slippage fee (Mars Station, 5 transfers)	-1,500	17,427,788
	An earlier line showed 5 crossings when there were 38 more. The extra 38 were sent by a standing order that did not appear on the statement. They have been added, with their fee, and the order has been listed. Ref. CIBT-2997-C224-8		
10 Aug	ATM withdrawal: Mars Station	-259,200	17,168,588
	Your card was issued on a day the employer's office was shut, so the first withdrawal was made on Brymar College's authority and charged to its staff account. The card's terms make the employer responsible for the fee, and the employer has paid it. Ref. CIBT-2997-91A8-6		
13 Aug	Mech Veterans' Time Pension	+61,180	17,229,768
	A line showed the pension paid to your former name. The name has been corrected on the statement; the payment, which went to the account and not to the name, was never in doubt. Ref. CIBT-2997-4F7E-5		
17 Aug	Transfer to own account: Mars Station	-247,062	16,982,706
	Brymar College raised the sundry against your wage for a replacement lanyard, a charge the office says it meant to explain to you in 2994. The explanation is attached: the lanyard was yours, and the replacement was your idea. Ref. CIBT-2997-C9B9-6		
20 Aug	ATM withdrawal: Mars Station	-86,400	16,896,306
	The 0.30 s fee for this withdrawal would ordinarily have been taken on the 20th. It was not, because the cash was drawn on a day the machine was not on the books at all, and the Bank does not recognise a withdrawal on a day it does not recognise. Ref. CIBT-2997-4864-3		
26 Aug	Transfer to joint account	-97,881	16,798,425
	The 8564-4561-8643 half of the joint account is held at Mars Station, where the local office pays its share on the eve of the due date and the Bank pays its own on the day. The holders say the arrangement suits them, since the late payment is always the same holder's. Ref. CIBT-2997-4FA3-7		
28 Aug	Payroll credit: Brymar College	+163,135	16,961,560
	Last month's line for Brymar College gave the sum in sols and the rate in seconds, the two figures transposed. The amount is correct, and the line now has each figure in its place. Ref. CIBT-2997-0FC7-9		
31 Aug	Interest at 3.30% APY	+47,930	17,009,490
	The interest on the 31st was reversed because a digit in the rate had been read from the wrong column of the schedule. The correct figure is 3.30% APY, the difference has been credited with a note, and the column has been labelled, in case anyone else reads it that way. Ref. CIBT-2997-4C47-5		

Closing balance, month by month

Highest 19,213,071 s · lowest 17,009,490 s



September 2996 August 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 2997-08