CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 70, Pallas Ring 10

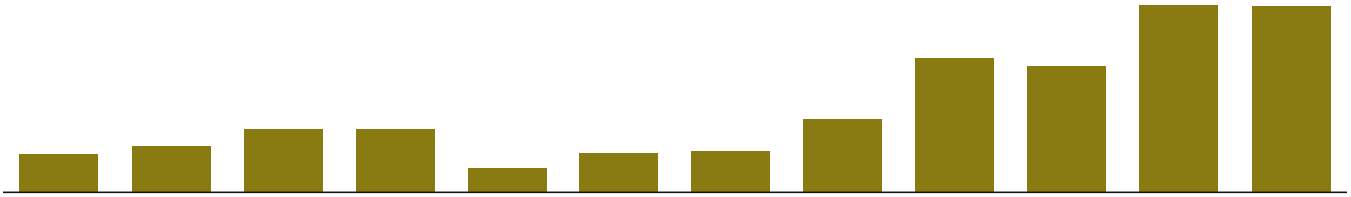
Account 8564-3639-9708
Period 1–31 January 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
16,896,291 s	**+347,545 s**	**-362,481 s**	**16,881,355 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Transfer to joint account	-97,881	16,798,410
	Your employer's pay for the month went into the joint account rather than your own, which Bram Blackwood says is the first sensible thing Brymar College has done. The Bank has posted the credit under both names and has taken no view of the employer. Ref. CIBT-2999-18CF-3		
09 Jan	Mech Veterans' Time Pension	+50,841	16,849,251
	A rate keyed from last year's schedule has been restated on the current one, and the difference of 0.30 seconds is credited below. The Pensions Office regrets the year it spent on the old figure. Ref. CIBT-2999-DBD5-6		
18 Jan	Deposit: Hall E	+87,105	16,936,356
	You have made a deposit at Hall E on the 18th of every month since 2997, and the officers now begin entering it before you reach the window. They call this a formality, and they mean the first. Ref. CIBT-2999-1434-5		
19 Jan	Payroll credit: Brymar College	+163,135	17,099,491
	Credit from Brymar College, rounded to the lower second. Over the year the rounding rule has left 1,200 seconds on your side of the ledger. The Bank holds them without interest, as the rule permits, and without comment. Ref. CIBT-2999-4774-5		
19 Jan	Slippage fee (Kepler Ring, 9 transfers)	-5,400	17,094,091
	Auditors' query: the fee of 0.30 s appears on this statement and on the Settlement Reserve's copy, but not on the relay's. The relay has explained itself in writing, at length, and the auditors have initialled the reply without reading all of it. Ref. CIBT-2999-359F-2		
22 Jan	ATM withdrawal: Kepler Ring	-259,200	16,834,891
	Where a withdrawal falls between two whole turns the machine pays the lower and reports the higher. The Bank has posted the lower, which is the sum you received, and keeps the higher on the machine's own roll. Ref. CIBT-2999-10FA-3		
31 Jan	Interest at 3.30% APY	+46,464	16,881,355
	You have never asked for the interest to be shown in another unit. The statement gives it in Standard Galactic Seconds, as it always has, and you have never objected to the unit. Ref. CIBT-2999-D387-1		

Closing balance, month by month

Highest 16,896,291 s · lowest 13,558,675 s



February 2998 January 2999

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  2999-01`