CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Kowalczyk
Unit 137, Pallas Ring 10

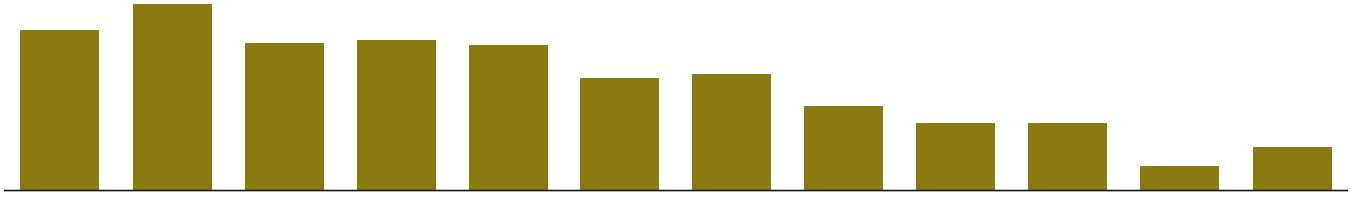
Account 8564-3639-9708
Period 1–30 November 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,143,277 s	**+620,151 s**	**-100,581 s**	**18,662,847 s**

Date	Description	Amount (s)	Balance (s)
07 Nov	Mech Veterans' Time Pension	+57,023	18,200,300
	A Positive Contact clerk at Lagos Sector has been crediting the pension in her own species' reckoning, and has sent a table of conversions with each payment in case the Bank would like to keep it. The table is in a hand the Bank cannot read and has been framed anyway. Ref. CIBT-3000-0F14-4		
07 Nov	Transfer to joint account	-97,881	18,102,419
	Asked which of the two of you the statement was for, the Teller said it was for the account, and that the account had been consulted and had no objection. Ref. CIBT-3000-CC74-6		
08 Nov	Deposit: Hall E	+350,099	18,452,518
	You walk the envelope from the car park at Hall E by the same two-minute loop, past the fern, as though you might have forgotten something on the way. You have never forgotten anything, and the loop has never once been shortened. Ref. CIBT-3000-F162-8		
16 Nov	Payroll credit: Brymar College	+163,135	18,615,653
	You asked for the Brymar College pay to be saved rather than spent, and the entry was placed under the heading for spending by mistake. The entry has been moved to the right heading, and nothing else has been touched. Ref. CIBT-3000-2CE7-6		
16 Nov	Slippage fee (Lagos Sector, 9 transfers)	-2,700	18,612,953
	Brymar College moved its remittance window to the far end of its building in 2996, which the relay reckons 33 seconds further from the Head Office. The extra seconds are on this line, and the firm's reply, that the building did not move, is filed beside the Bank's. Ref. CIBT-3000-B79D-1		
30 Nov	Interest at 3.30% APY	+49,894	18,662,847
	The 30th line applied the old rate to the whole period, although the new rate took effect 30 days in. The period has been split at the change, and the 58 seconds owed to you are credited below. Ref. CIBT-3000-4777-2		

Closing balance, month by month

Highest 22,486,980 s · lowest 18,143,277 s



December 2999 November 3000

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 3000-11