CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Kowalczyk
Unit 100, Pallas Ring 10

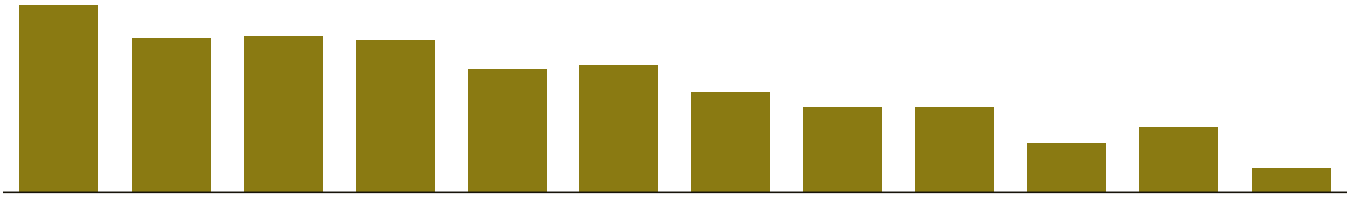
Account 8564-3639-9708
Period 1–31 December 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,662,847 s	**+266,357 s**	**-1,558,216 s**	**17,370,988 s**

Date	Description	Amount (s)	Balance (s)
10 Dec	Transfer to own account: Callisto	-1,446,310	17,216,537
	Carried from Callisto by the freight relay, where the item was rounded to the whole cycle before it left. The courier has been paid for the 0.944 it carried and has asked nothing in return. Ref. CIBT-3000-7063-3		
11 Dec	Transfer to joint account	-97,881	17,118,656
	The joint statement comes back to the counter each month with a single word written on the back, in two hands. The officer has read it and does not propose to repeat it. Ref. CIBT-3000-D35D-5		
12 Dec	Payroll credit: Brymar College	+163,135	17,281,791
	Each year on the day your wage is first credited you send the Bank a card with one word on it, received, and the card goes into the file with the others. The file is now thick enough that the Teller dates it by the cards. Ref. CIBT-3000-BB6E-0		
25 Dec	Mech Veterans' Time Pension	+51,900	17,333,691
	Pension credit from Brymar College's scheme, posted on the 25th. The scheme asked for the instalment to be confirmed in person, which the Teller did. She reports that the pensioner was amused to be asked, having been paid every month for a long time without anyone checking. Ref. CIBT-3000-F7E9-6		
25 Dec	Slippage fee (Callisto, 6 transfers)	-5,400	17,328,291
	The 6 crossings were held 29 days at the relay while the relay and the Head Office each waited for the other to confirm that the transfers had left. Both agreed in writing on the 25th, and no fee applies to the hold. Ref. CIBT-3000-74B4-0		
29 Dec	Turbulence Cover	-8,625	17,319,666
	The claim was assessed to the nearest 57 minutes, as the policy requires for delays under a day. The rest of the delay, 0.941 of a minute, was treated as the carrier's kindness rather than yours. Ref. CIBT-3000-638A-1		
31 Dec	Interest at 3.30% APY	+51,322	17,370,988
	The interest for 2997 was checked by the auditors against the depositor's own copy. That copy was kept in a folder marked with the rate and the word "still". The two agree, and the auditors have asked to see the folder. Ref. CIBT-3000-C510-2		

Closing balance, month by month

Highest 22,486,980 s · lowest 17,370,988 s



January 3000 December 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 3000-12