CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Nils Kowalczyk
Unit 391, Pallas Ring 10

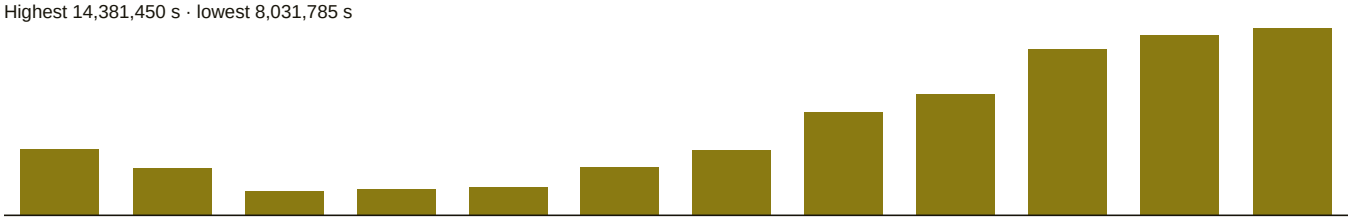
Account 8564-4697-1421
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,122,104 s	**+624,197 s**	**-364,851 s**	**14,381,450 s**

Date	Description	Amount (s)	Balance (s)
08 Jul	Temporal Health Plan	-18,951	14,103,153
	For the auditors: the reimbursement of 18,951 for the procedure on the 8th was approved by the plan's reviewing physician. Her stamp sits beside the figure and her signature is confirmed by a second officer, who has asked to be excused from the next one. Ref. CIBT-3003-3B3B-2		
15 Jul	ATM withdrawal: Vancouver Sector	-172,800	13,930,353
	Withdrawal from the Automated Temporal Machine at Vancouver Sector. The machine asked you to confirm your identity twice; this is routine after a change of world and is not a sign that anything is wrong with your account. Ref. CIBT-3003-CC4E-3		
16 Jul	Slippage fee (Vancouver Sector, 1 transfers)	-300	13,930,053
	Slippage fee for 1 transfers between Hall E and Vancouver Sector. The fee is set out in the posted rates and covers the reconciliation of the two branches' clocks, which is still done by hand. Ref. CIBT-3003-8474-3		
18 Jul	Deposit: Hall E	+585,362	14,515,415
	A deposit made at the Phobos window is credited on the orbit, which passes over the Head Office twice a day and is never on time for either. The Bank credits the deposit on the orbit's first pass, and the orbit has been informed. Ref. CIBT-3003-F769-4		
20 Jul	ATM withdrawal: Vancouver Sector	-172,800	14,342,615
	The relay between Vancouver Sector and the branch passed this withdrawal on with a note that read "as before". The Bank took it to mean the same instruction as last month, and the withdrawal was carried out on that footing. Ref. CIBT-3003-C3F9-3		
31 Jul	Interest at 3.30% APY	+38,835	14,381,450
	Your employer, Interworld Post, pays a small sum into this account each month as a benefit of its staff scheme. It appears on its own line, and the Bank has not been asked to judge whether the scheme is generous, only whether it is prompt, which it is. Ref. CIBT-3003-9DC5-3		

Closing balance, month by month

Highest 14,381,450 s · lowest 8,031,785 s



August 3002 July 3003

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 4697-1421 3003-07