CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 12, Pallas Ring 10

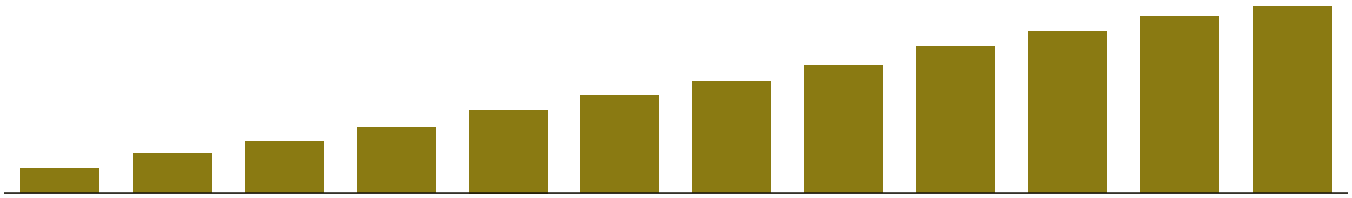
Account 8564-7960-9708
Period 1–30 November 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
339,399,914 s	**+17,158,757 s**	**-34,162 s**	**356,524,509 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Temporal Health Plan	-32,362	339,367,552
	Your cover moved from Ganymede Heights Infirmary's scheme to a personal plan on the 3rd, and the first premium was charged for the whole month. The plan has divided the sum between the two schemes and sent the scheme its share. Ref. CIBT-2964-6357-6		
16 Nov	Slippage fee (Kepler Ring, 3 transfers)	-1,800	339,365,752
	The slippage to Kepler Ring is taken at the station's rate, which resets each time the station turns. The operator asks us to say that the turn itself is free, and that nobody has yet found a way to charge for it. Ref. CIBT-2964-E915-1		
19 Nov	Deposit: Hall E	+13,679,559	353,045,311
	Deposit by night safe at Hall E. The safe was opened the following morning in the presence of two officers. Ref. CIBT-2964-6857-1		
23 Nov	Payroll credit: Ganymede Heights Infirmary	+2,376,149	355,421,460
	Note for the auditors: the Ganymede Heights Infirmary credit for the 23rd carries 0.994 of a turn that appears on no other line. It was traced to the remitter's own rounding, found to be the remitter's, and left where it lies. Ref. CIBT-2964-6BDB-7		
30 Nov	Interest at 3.90% APY	+1,103,049	356,524,509
	Interest on the balance is paid in arrears, which means the Bank pays you for a period you have already forgotten. You remember it on the 30th and come to the window to say so, and the Teller says the Bank had remembered it first. Ref. CIBT-2964-37E4-0		

Closing balance, month by month

Highest 356,524,509 s · lowest 91,143,457 s



December 2963 November 2964

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 7960-9708 2964-11