CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 373, Pallas Ring 10

Account 8564-7960-9708
Period 1–31 October 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
239,988,382 s	**+5,882,178 s**	**-304,659 s**	**245,565,901 s**

Date	Description	Amount (s)	Balance (s)
11 Oct	Memory Vault: box 67-100, quarter	-259,200	239,729,182
	The contents of box 67-100 were checked on the 11th with a second custodian present, who was asked to say whether anything had been added. He said nothing had, and asked that it be recorded that he had looked hard. Ref. CIBT-2972-8B91-0		
13 Oct	Slippage fee (Delhi Sector, 5 transfers)	-3,000	239,726,182
	Slippage from Delhi Sector is charged on the local clock, which runs at its own rate, so the 3,000 s on this statement is the local figure. The Teller has converted it to the Standard figure, and the conversion is shown in brackets. Ref. CIBT-2972-4E05-4		
25 Oct	Deposit: Hall E	+5,102,216	244,828,398
	A line in this month's deposits shows the sum as 59 d 01:16:56, the spoken form the statement does not use. The written figure has been restored above it, and the spoken form placed in brackets, where it may be admired without being relied on. Ref. CIBT-2972-D79F-2		
30 Oct	Temporal Health Plan	-42,459	244,785,939
	Every 30th of the month the plan reminds you that your annual check is due, and every 30th you reply that it is already booked. It has been booked since 2968, and the reminders are filed with it. Ref. CIBT-2972-96E6-6		
31 Oct	Interest at 3.90% APY	+779,962	245,565,901
	Part of the interest waited at the Delhi Sector relay while the local office explained that its own day had been split in two for a festival. The second half had to be counted from the first. Ref. CIBT-2972-F64C-5		

Closing balance, month by month

Highest 269,893,195 s · lowest 223,809,198 s



November 2971 October 2972

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 2972-10