CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 17, Pallas Ring 10

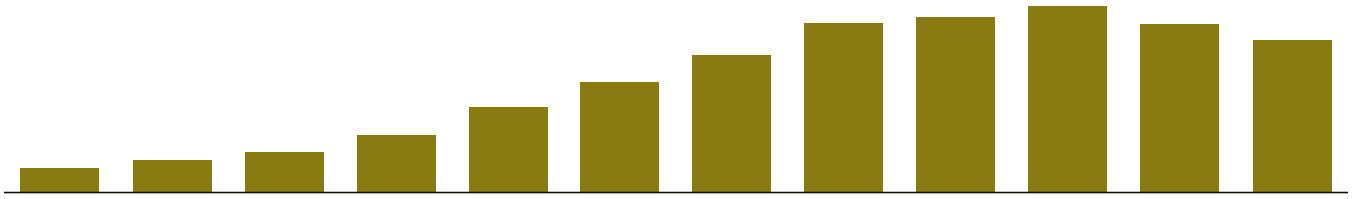
Account 8564-7960-9708
Period 1–31 January 2975
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
245,272,820 s	**+3,173,285 s**	**-10,650,635 s**	**237,795,470 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Slippage fee (The Belt, 8 transfers)	-4,800	245,268,020
	A slippage fee of 4,800 s is shown against 8 crossings whose only fault was being early. The Bank has no way to charge for early, and has charged for the crossing as if it had been on time. Ref. CIBT-2975-82C4-0		
17 Jan	Transfer to own account: The Belt	-10,363,912	234,904,108
	The cheque for 10,363,912 from Soren Bellweather was endorsed in pencil. The Bank accepts pencil where it can be read; in this case it can be read only by the Teller, who says it reads "thanks, for the chair". Ref. CIBT-2975-B06B-9		
19 Jan	Payroll credit: Ganymede Heights Infirmary	+2,376,149	237,280,257
	The slippage fee on the Ganymede Heights Infirmary wage has been waived. The wage crossed two clocks on its way to you, and nobody at the branch could say why the crossing was free. The Fees Office has been asked to find out and has not yet replied. Ref. CIBT-2975-112C-0		
22 Jan	Memory Vault: box 67-100, quarter	-259,200	237,021,057
	Box 67-100 has been rented in the name of Ganymede Heights Infirmary since the firm took its present building in 2970. The label is the firm's and so is the rent, and the Vault says the contents, whatever the firm's lawyers prefer, are still yours. Ref. CIBT-2975-50A8-7		
22 Jan	Temporal Health Plan	-22,723	236,998,334
	Reimbursement for 10 sessions was rounded down to the nearest five minutes of the provider's time, and the 0.945 left over was added to your next claim. The plan describes this as a loan with no interest, and you have never once asked for it back. Ref. CIBT-2975-5347-6		
31 Jan	Interest at 3.90% APY	+797,136	237,795,470
	The interest for the 31st waited at the Belt relay while its operator finished a letter to his mother, which the relay regards as ordinary business and the Bank regards as the operator's own affair. The interest was released when the letter was sealed. Ref. CIBT-2975-85FE-3		

Closing balance, month by month

Highest 253,497,745 s · lowest 179,120,297 s



February 2974 January 2975

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 2975-01