CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 23, Pallas Ring 10

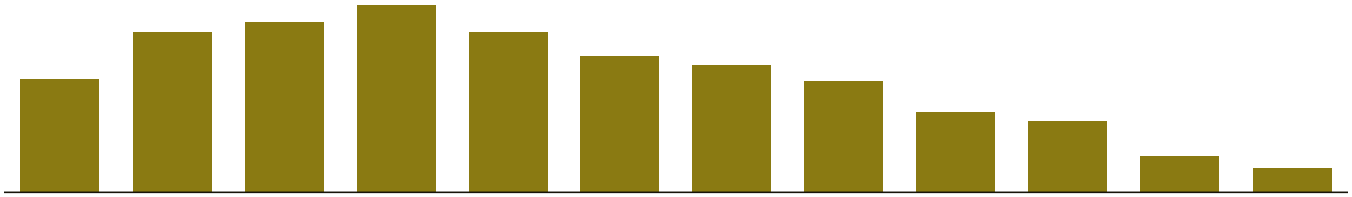
Account 8564-7960-9708
Period 1–31 July 2975
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
206,982,458 s	**+672,692 s**	**-4,370,701 s**	**203,284,449 s**

Date	Description	Amount (s)	Balance (s)
06 Jul	Slippage fee (Europa, 6 transfers)	-1,800	206,980,658
	The relay reports slippage in fives of a second, so your 6 crossings were charged as multiples of five and the remainders kept by the relay. The remainder on this statement is 2,100 seconds, which the relay has never asked for back. Ref. CIBT-2975-BC08-2		
07 Jul	Memory Vault: box 67-100, quarter	-259,200	206,721,458
	Rental of box 67-100 at the Europa sub-level, where the box is held in an alcove where the staff leave their umbrellas and the inventory is taken twice a year. The rent is charged in cycles and converted on the day the Vault receives it. Ref. CIBT-2975-3391-3		
08 Jul	ATM withdrawal: Europa	-172,800	206,548,658
	A line dated the 8th was keyed against 8564-8250-3484 because two withdrawals were written on one slip. The line has been moved to 8564-7960-9708, the slip reissued under your own number, and the amount, 2 Standard days, left unchanged. Ref. CIBT-2975-8876-6		
13 Jul	ATM withdrawal: Europa	-86,400	206,462,258
	The machine at Europa has been described by the officer as quite willing and by the custodian as adequate. Both descriptions are accurate, and the Teller has asked that the reading out of them be stopped. Ref. CIBT-2975-C8D2-6		
14 Jul	Transfer to own account: Europa	-3,814,411	202,647,847
	The second signature on the mandate was taken in pencil, which is not a signature, and had to be made again in ink. The officer, Dagny Coldstream, did not bill the redoing; the Bank does not charge a holder for correcting its form. Ref. CIBT-2975-E6C3-6		
25 Jul	Temporal Health Plan	-36,090	202,611,757
	The second copy of your explanation of benefits was filed with the audit before it was sent to you, and is now the only record of the claim that agrees with the member. The audit has attached it to the first copy, which disagrees with it in one place only, and the plan considers that a sensible ratio. Ref. CIBT-2975-F898-4		
31 Jul	Interest at 3.90% APY	+672,692	203,284,449
	Interest is rounded at the close of each day rather than each second, which spares depositors a great many small figures. The effect on your balance this month was 55 seconds in your favour, and no one has complained. Ref. CIBT-2975-796B-7		

Closing balance, month by month

Highest 253,497,745 s · lowest 203,284,449 s



August 2974 July 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 2975-07