CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 44, Pallas Ring 10

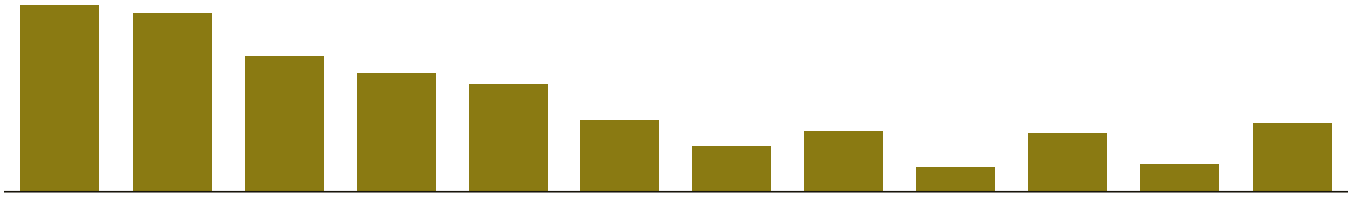
Account 8564-7960-9708
Period 1–31 May 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
133,813,645 s	**+18,859,180 s**	**-198,242 s**	**152,474,583 s**

Date	Description	Amount (s)	Balance (s)
03 May	Deposit: Hall E	+16,048,137	149,861,782
	The deposit arrived on the 3rd with a note tucked under the slip: "for the account, not for the interest." The note is kept with the slip, and the interest has been left alone. Ref. CIBT-2976-42B0-2		
12 May	Payroll credit: Ganymede Heights Infirmary	+2,376,149	152,237,931
	The conversion fee on this credit is waived. Ganymede Heights Infirmary pays its people in cycles and converts them itself, and the Bank has been asked to leave the arithmetic where it is. Ref. CIBT-2976-9554-1		
15 May	Slippage fee (Titan, 8 transfers)	-2,400	152,235,531
	Slippage is charged in whole seconds, rounded down at each crossing and up once at the close of the period. This month the rounding came to 2,100 seconds in your favour, and the Bank has kept the remainder as the rules provide. Ref. CIBT-2976-8B78-9		
18 May	ATM withdrawal: Titan	-172,800	152,062,731
	The Committee's sample of cash-time withdrawals at Titan for 2973 included yours, and found it in order to the second. It asks us to say that it found nothing else, which the Committee considers a finding in itself. Ref. CIBT-2976-FA8F-7		
24 May	Temporal Health Plan	-23,042	152,039,689
	Premiums are rounded down to the second under clause 4.2 of the plan. The 23,042 on this statement was rounded accordingly, and the fraction left over has gone to the plan's reserve, where no one is charged for it. Ref. CIBT-2976-8C18-4		
31 May	Interest at 3.90% APY	+434,894	152,474,583
	Your balance rose this month without any help from you, which the Teller describes as the only way it has ever risen for anyone. She has asked that this be printed, and it has been. Ref. CIBT-2976-F154-0		

Closing balance, month by month

Highest 206,982,458 s · lowest 132,225,866 s



June 2975 May 2976

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 2976-05