CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 308, Pallas Ring 10

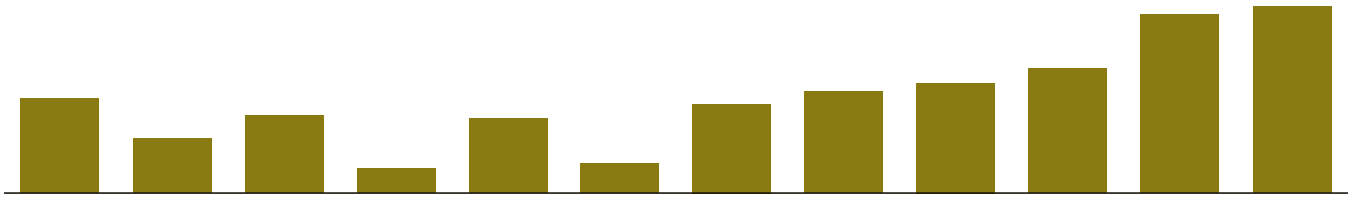
Account 8564-7960-9708
Period 1–31 October 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
180,418,090 s	**+2,919,313 s**	**-295,814 s**	**183,041,589 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	Slippage fee (Europa, 9 transfers)	-8,100	180,409,990
	A customer asked the Teller whether slippage could be paid in advance. She said it could, but that the Bank would then owe it back, and he decided to wait. Ref. CIBT-2976-BF68-2		
03 Oct	Memory Vault: box 67-100, quarter	-259,200	180,150,790
	Access to box 67-100 was held for 31 days while the sub-level's lift was re-keyed to a new floor plan. The box was not moved in that time, and the rent is charged for the quarter as usual. Ref. CIBT-2976-CF3F-4		
03 Oct	Temporal Health Plan	-28,514	180,122,276
	You fold each receipt into thirds before you bring it to the counter and unfold it on the table as if reading it for the first time. The plan has never found a receipt out of order, and has stopped asking you to flatten them. Ref. CIBT-2976-E3C4-5		
21 Oct	Deposit: Hall E	+2,332,955	182,455,231
	The Teller counted the notes at the Hall E window, and then again while you waited, and the two counts agreed. The second officer's initials are on the slip, and the Teller asks us to say it was a quiet afternoon, which is the best kind. Ref. CIBT-2976-1379-8		
31 Oct	Interest at 3.90% APY	+586,358	183,041,589
	Interest of 2,100 was earned this month, less a 0.30 s charge for keeping the account open. The charge pays for storing the seconds, and the Bank is aware that this is not a conventional fee. Ref. CIBT-2976-37BC-5		

Closing balance, month by month

Highest 183,041,589 s · lowest 132,225,866 s



November 2975 October 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 2976-10