CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 202, Pallas Ring 10

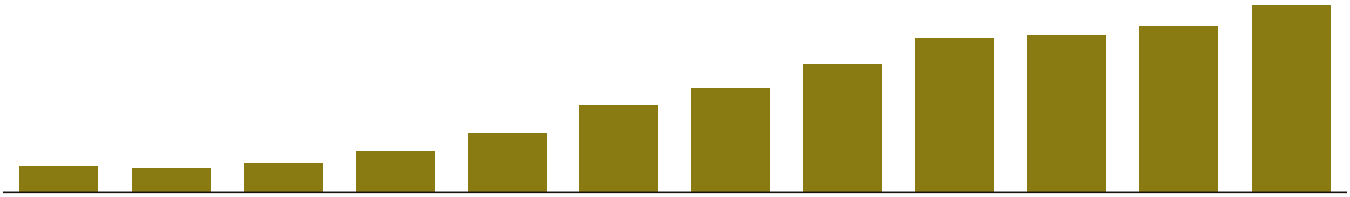
Account 8564-7960-9708
Period 1–31 October 2979
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
265,224,998 s	**+13,650,120 s**	**-636,489 s**	**278,238,629 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Slippage fee (Callisto, 9 transfers)	-2,700	265,222,298
	The 9 crossings you make at the start of each quarter attract the fee every time. Each quarter the officer offers the slower route at a lower fee, and you have declined it every time since 2976. It will be offered again next quarter. Ref. CIBT-2979-8F9F-2		
10 Oct	Memory Vault: box 67-100, quarter	-259,200	264,963,098
	Box 67-100: the quarter's rental was converted from cycles to the Head Office's reckoning, and the conversion rounds a half-quarter to the earlier date. The Vault considers this the fairer rule and has never been asked to explain it. Ref. CIBT-2979-B449-6		
10 Oct	Temporal Health Plan	-28,989	264,934,109
	Your employer's contribution for 2976 was paid in advance. At its request the plan has credited the unused part to your cover period, and has thanked the employer for the trouble. Ref. CIBT-2979-8C8F-8		
16 Oct	Payroll credit: Ganymede Heights Infirmary	+2,376,149	267,310,258
	The auditors asked why a wage credit from Ganymede Heights Infirmary was split across two accounts at Hall E. The split followed the firm's written instruction, which the auditors have checked against its register of signatures. Ref. CIBT-2979-4524-6		
16 Oct	ATM withdrawal: Callisto	-172,800	267,137,458
	The reconciliation of Callisto's machines for the 16th found 54 withdrawals too many and none too few. Yours was among the 54, and it is entered here so that the auditors can see which one it was. Ref. CIBT-2979-355B-2		
17 Oct	ATM withdrawal: Callisto	-172,800	266,964,658
	A draw of 2 Standard days was refused at Callisto for a reason the machine gave in full and in its own words, which are kept in the file. The sum was drawn at Hall E the next morning without difficulty. Ref. CIBT-2979-04A4-6		
21 Oct	Deposit: Hall E	+10,411,990	277,376,648
	Ganymede Heights Infirmary pays this deposit in on the last working day of the month, a habit it has kept since 2975. Its payroll office has asked that the slip carry the month's name in full, and it now does. Ref. CIBT-2979-AE33-5		
31 Oct	Interest at 3.90% APY	+861,981	278,238,629
	Interest was credited on the first day of the period rather than the last, at the depositor's own request. The request was made in pencil and confirmed in ink, and the officer has noted that the second copy is the one that counts. Ref. CIBT-2979-8B7C-3		

Closing balance, month by month

Highest 278,238,629 s · lowest 172,771,294 s



November 2978 October 2979

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  2979-10`