CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 182, Pallas Ring 10

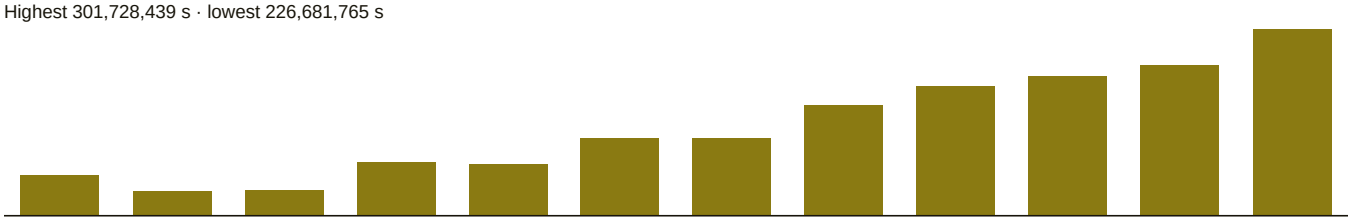
Account 8564-7960-9708
Period 1–31 October 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
284,865,208 s	**+17,162,118 s**	**-298,887 s**	**301,728,439 s**

Date	Description	Amount (s)	Balance (s)
12 Oct	Memory Vault: box 67-100, quarter	-259,200	284,606,008
	Box 67-100 is rented by Ganymede Heights Infirmary for the use of its long-serving staff, and paid through the staff scheme. The company has asked that the box not be listed by name on its statements, and the Vault has agreed to list it by number. Ref. CIBT-2999-80A4-2		
13 Oct	Payroll credit: Ganymede Heights Infirmary	+2,376,149	286,982,157
	The payroll was a day late because the firm's paying clerk had gone to the surface to see the sun, and the clerk's signature is needed before the sum can leave the dock. The clerk has seen it, and has come back down with a description. Ref. CIBT-2999-58E3-0		
16 Oct	Temporal Health Plan	-36,687	286,945,470
	Reimbursement for 3 sessions was rounded down to the nearest five minutes of the provider's time, and the 0.976 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-2999-7F77-6		
18 Oct	Slippage fee (Phobos, 5 transfers)	-3,000	286,942,470
	The relay at Phobos has sent a note of apology for the wait. The officer has read it aloud and asks us to record that she has nothing to add to it. Ref. CIBT-2999-42F2-3		
25 Oct	Deposit: Hall E	+13,860,158	300,802,628
	You always leave one coin on the counter after counting, and the officers put it in the tray for the next holder, who is seldom the same person. Ref. CIBT-2999-C362-3		
31 Oct	Interest at 3.90% APY	+925,811	301,728,439
	The auditors compared the interest with the rate schedule for 2996 and found it followed. They then compared the schedule with the rate, and found that followed too, which they said they had not expected. Ref. CIBT-2999-D892-2		

Closing balance, month by month

Highest 301,728,439 s · lowest 226,681,765 s



November 2998 October 2999

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 2999-10