CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 107, Pallas Ring 10

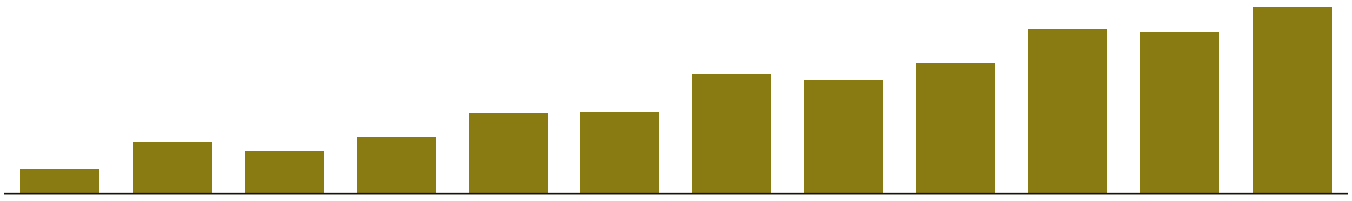
Account 8564-7960-9708
Period 1–31 January 3010
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
259,378,230 s	**+19,656,093 s**	**-283,595 s**	**278,750,728 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Deposit: Hall E	+16,436,965	275,815,195
	No counter fee applies. The packet came back across the counter once for a missing signature, and the Bank does not charge a holder for a second trip, which it has learned to regard as a point of honour, kept without an audience. Ref. CIBT-3010-0567-6		
16 Jan	Temporal Health Plan	-24,395	275,790,800
	Ganymede Heights Infirmary recovered the premium from your pay for 3 months before the plan was told the cover had begun. The months have been credited back to you, and Ganymede Heights Infirmary has not been told that it was ever ahead. Ref. CIBT-3010-989B-2		
19 Jan	Payroll credit: Ganymede Heights Infirmary	+2,376,149	278,166,949
	The Ganymede Heights Infirmary credit arrived on the same day as the previous three. The Teller has suggested, unasked, that it would save everyone trouble if your pay came the day after the contract's anniversary. The suggestion has been noted. Ref. CIBT-3010-FD94-3		
26 Jan	Memory Vault: box 67-100, quarter	-259,200	277,907,749
	Box 67-100 is rented at Hall E, but its contents are kept at the Montréal Sector sub-level, where each item is carried by hand down a corridor the custodians call the long ring. The rental covers the carrying. Ref. CIBT-3010-A63B-2		
31 Jan	Interest at 3.90% APY	+842,979	278,750,728
	Interest under one whole second in a month is not paid but accrued, and the accrual is paid out on the first working day of the year. This year it came to 55 seconds, handed over in a small envelope with fishing line, very fine and very strong. Ref. CIBT-3010-0ABD-3		

Closing balance, month by month

Highest 278,750,728 s · lowest 155,060,181 s



February 3009 January 3010

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 3010-01