CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 30, Pallas Ring 10

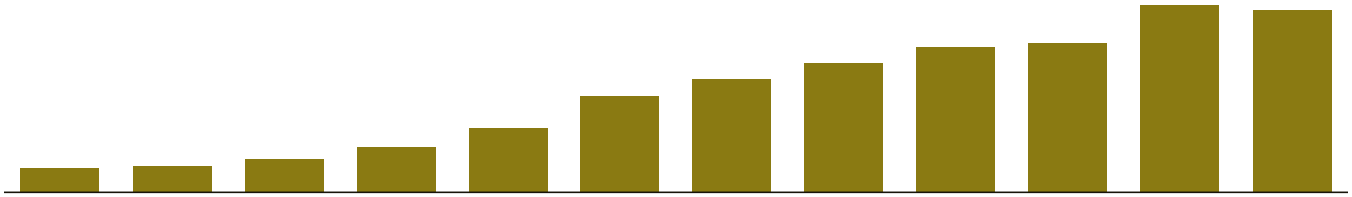
Account 8564-7960-9708
Period 1–31 January 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
364,340,517 s	**+1,184,106 s**	**-4,201,297 s**	**361,323,326 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	Transfer to own account: Singapore Sector	-3,551,434	360,789,083
	The fee for the parcel was worked out on its weight in seconds. The parcel came to 10 and a fraction; the fraction was rounded up, as parcels are, and the 0.953 difference has been returned to the sender's account. Ref. CIBT-3015-E4FE-1		
15 Jan	Temporal Health Plan	-38,763	360,750,320
	The clinic at Singapore Sector invoices in days and sends its accounts on the station's calendar, so the claim for 8 sessions reached us a day before the sessions were booked. The plan has accepted the clinic's calendar, on the basis that it is the only one on the station. Ref. CIBT-3015-2E78-1		
20 Jan	ATM withdrawal: Singapore Sector	-86,400	360,663,920
	A withdrawal made on the 20th was returned to the counter the same afternoon, unopened, with a note reading only "not today". It was made again the following day, and the note was not repeated. Ref. CIBT-3015-CB46-0		
21 Jan	ATM withdrawal: Singapore Sector	-259,200	360,404,720
	The Teller counted the notes twice at the window, once for you and once because you had asked how many there were. The figure was the same both times, which she describes as the only pleasant surprise of the morning. Ref. CIBT-3015-7B99-6		
21 Jan	Slippage fee (Singapore Sector, 7 transfers)	-6,300	360,398,420
	The auditors have checked the 7 transfers against the Settlement Reserve's copy and found the fee on each to the second. They ask us to note that this is the first account of its kind to pass without a query. Ref. CIBT-3015-6F3C-3		
24 Jan	Memory Vault: box 67-100, quarter	-259,200	360,139,220
	Box 67-100: the quarterly rental is split between 8564-7960-9708 and 8564-8250-3484 at your joint instruction, half and half, with the odd second rounded to the box. Ref. CIBT-3015-5D65-9		
31 Jan	Interest at 3.90% APY	+1,184,106	361,323,326
	You were asked whether you would prefer the fee waived or the interest rounded. You said both, and the Teller has done both and written it down in her own hand. Ref. CIBT-3015-7A41-2		

Closing balance, month by month

Highest 364,340,517 s · lowest 253,487,902 s



February 3014 January 3015

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  3015-01`