CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 400, Pallas Ring 10

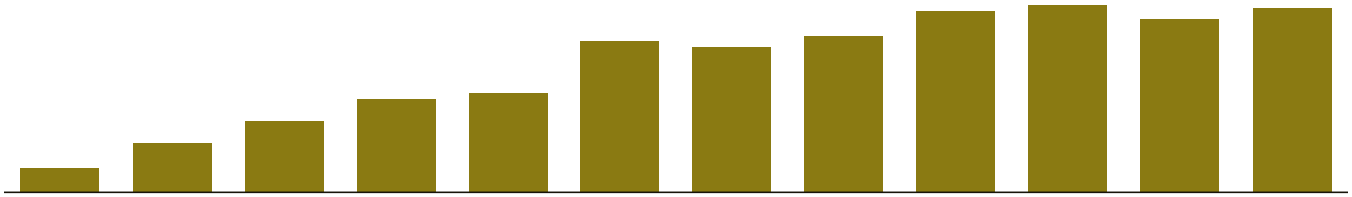
Account 8564-7960-9708
Period 1–30 June 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
375,190,024 s	**+5,663,541 s**	**-279,857 s**	**380,573,708 s**

Date	Description	Amount (s)	Balance (s)
01 Jun	Temporal Health Plan	-17,057	375,172,967
	No charge is made for copying the schedule of benefits onto the back of your receipt, which is where you keep it. The schedule has been there since the first premium and has never once needed correcting, which the plan finds almost embarrassing. Ref. CIBT-3015-8B9A-5		
02 Jun	Deposit: Hall E	+2,068,025	377,240,992
	The Teller reads the note inside the envelope, which says "for the trip", and states that she has no idea which trip is meant. The sum is correct. She expects the trip will be too, and has credited the deposit with that expectation in mind. Ref. CIBT-3015-B440-9		
05 Jun	Slippage fee (São Paulo Sector, 4 transfers)	-3,600	377,237,392
	The São Paulo Sector relay recorded the last crossing as 30 days when the figure was 30 hours. The keying error has been corrected and the fee charged on hours, which is what the transfer took. Ref. CIBT-3015-418A-3		
11 Jun	ATM withdrawal: São Paulo Sector	-172,800	377,064,592
	Two figures were recorded for your withdrawal at São Paulo Sector, the receipt's and the machine's, and they differ by 0.990 day. The Bank has used the receipt, which you hold, because the machine cannot be asked to sign for anything. Ref. CIBT-3015-CD30-5		
22 Jun	Payroll credit: Ganymede Heights Infirmary	+2,376,149	379,440,741
	You come to the counter to see the Ganymede Heights Infirmary credit before it posts, leave, and come back to see it after. Both visits are logged. The Bank has no rule against looking at money twice, though it has one against counting it three times. Ref. CIBT-3015-5341-6		
22 Jun	ATM withdrawal: São Paulo Sector	-86,400	379,354,341
	Ganymede Heights Infirmary keeps a machine at its dock for staff paid before the end of a shift, and this withdrawal was of wages already credited to you. The Bank does not charge twice for money that was owed to you in the first place. Ref. CIBT-3015-856C-1		
30 Jun	Interest at 3.90% APY	+1,219,367	380,573,708
	Each quarter the interest is paid into 8564-7960-9708 at 3.90%, a figure the officer has checked against the reserve every quarter since 3010, and it has agreed each time. Ref. CIBT-3015-3A02-5		

Closing balance, month by month

Highest 381,934,737 s · lowest 302,222,473 s



July 3014 June 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  3015-06`