CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 176, Pallas Ring 10

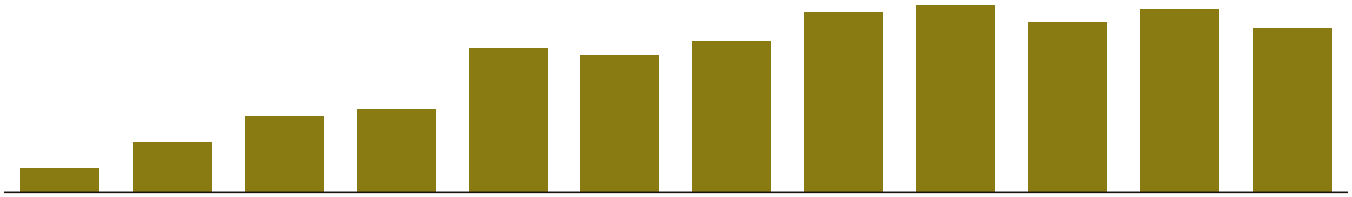
Account 8564-7960-9708
Period 1–31 July 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
380,573,708 s	**+3,613,013 s**	**-11,535,721 s**	**372,651,000 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	ATM withdrawal: Tallinn Sector	-259,200	380,314,508
	Keyed in twice, the withdrawal on the 1st appeared once at Tallinn Sector and again a day later at Hall E. The second entry was a copy of the first and has been removed. Ref. CIBT-3015-BC26-8		
04 Jul	Payroll credit: Ganymede Heights Infirmary	+2,376,149	382,690,657
	A pay credit from Ganymede Heights Infirmary at Tallinn Sector was posted before the local office closed for the night, the earliest the Bank will take a remittance from a world that keeps its own hours. The office asks that this be recorded as a courtesy to the wages. Ref. CIBT-3015-50AC-4		
16 Jul	Slippage fee (Tallinn Sector, 6 transfers)	-3,600	382,687,057
	Asked whether the 6 crossings could be made any cheaper, the officer said yes, if there were fewer of them, and that she would record the suggestion under a heading she has not yet chosen. Ref. CIBT-3015-F3B4-0		
19 Jul	ATM withdrawal: Tallinn Sector	-259,200	382,427,857
	The fee for the withdrawal was charged in seconds where the line below it shows hours. The sum was the wrong size and the wrong unit, so both have been brought into line at once. Ref. CIBT-3015-8B45-8		
27 Jul	Memory Vault: box 67-100, quarter	-259,200	382,168,657
	Rental on box 67-100 for 31 days of the new quarter, rounded to the whole day, with the part of a day left over carried forward and rounded again at the next close. The Vault has never found the two roundings to meet, and has stopped trying. Ref. CIBT-3015-35B0-9		
27 Jul	Temporal Health Plan	-26,923	382,141,734
	Monthly premium, paid by standing instruction on the 27th since 3013. The sum has not moved, and the plan says it will not move while the instruction stands, which it calls a promise and not a policy. Ref. CIBT-3015-5046-8		
28 Jul	Transfer to own account: Tallinn Sector	-10,727,598	371,414,136
	Your signature appears on two sundries dated the same morning. The officer has checked that one is in your hand and the other in the hand of the glass at the counter, which is a reflection, and the reflected sundry has been voided. Ref. CIBT-3015-1CA2-2		
31 Jul	Interest at 3.90% APY	+1,236,864	372,651,000
	Interest on the Lagrange deposit is held in the station's own dark, where it accrues without a clock, and is brought across on the first morning of each period. The rate it earned is the one posted, and nobody has yet found a station that wants the dark back. Ref. CIBT-3015-7C77-3		

Closing balance, month by month

Highest 381,934,737 s · lowest 314,396,927 s



August 3014 July 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  3015-07`