CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 264, Pallas Ring 10

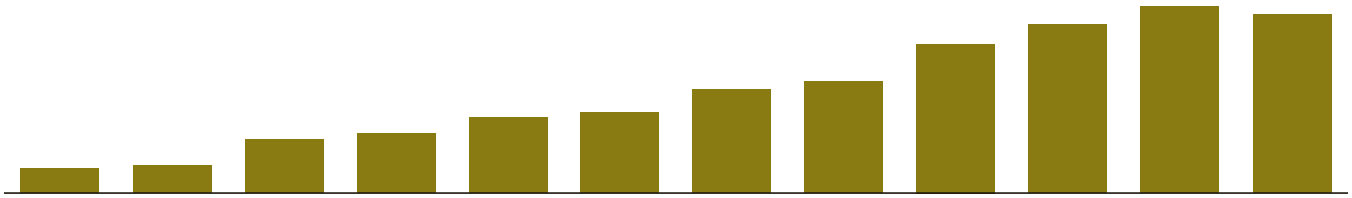
Account 8564-7960-9708
Period 1–31 January 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
431,892,402 s	**+1,403,650 s**	**-6,203,625 s**	**427,092,427 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Transfer to own account: London Sector	-5,920,582	425,971,820
	A handling fee of 0.30 s was levied on an envelope that had come back to the branch empty. The envelope has now been charged twice and has not once complained, which the officer finds reassuring. Ref. CIBT-3020-658B-6		
03 Jan	Slippage fee (London Sector, 1 transfers)	-600	425,971,220
	Transfers made on a Monday tend to arrive late. The officer suggests you send them on a day with better luck. You said Monday was the day you were paid, and the officer said that settled it. Ref. CIBT-3020-14E8-3		
07 Jan	Temporal Health Plan	-23,243	425,947,977
	On Titan, a session is billed by the length of the breath taken during it, and the plan has agreed to the method on the understanding that the breaths are counted at the clinic's rate. Your session was 3 breaths long and was paid in full, with one breath carried forward. Ref. CIBT-3020-B79D-3		
15 Jan	Memory Vault: box 67-100, quarter	-259,200	425,688,777
	Each quarter you add a small sum to box 67-100 as well as paying the rent, and the custodian records it as a deposit to the box and not to the account. The sum is 0.30 s, and the box has never once asked where it came from. Ref. CIBT-3020-CA75-7		
31 Jan	Interest at 3.90% APY	+1,403,650	427,092,427
	No fee is charged on a balance held at the same rate for 10 periods. The Bank has noticed that the rate has not changed in that time, and that neither have you, which it regards as a convenient pairing. Ref. CIBT-3020-5699-8		

Closing balance, month by month

Highest 431,892,402 s · lowest 331,956,675 s



February 3019 January 3020

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 3020-01