CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 241, Pallas Ring 10

Account 8564-4142-8708
Period 1–31 October 2971
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
132,303,474 s	**+1,545,351 s**	**-16,623,476 s**	**117,225,349 s**

Date	Description	Amount (s)	Balance (s)
07 Oct	ATM withdrawal: Mars Station	-259,200	132,044,274
	Filed for the auditors: the withdrawal at Mars Station carries the branch's own reference, which the machine is not able to print. The reference was added by hand, and the machine's log agrees with the hand. Ref. CIBT-2971-EB27-1		
18 Oct	Transfer to own account: Mars Station	-15,825,564	116,218,710
	Harbourfront Shipping has put a sundry against your account for the firm's collection box, which the Bank has passed on as a gift from you. You were not asked, and the Bank says you need not have been. Ref. CIBT-2971-F563-9		
19 Oct	Memory Vault: box 85-427, quarter	-259,200	115,959,510
	Rental of Memory Vault box 85-427 at Hall E. Humidity in the sub-level was raised slightly this quarter on the advice of the Memory Vault Trust Co.; the custodians report that older recollections are keeping better as a result. Ref. CIBT-2971-E4A7-2		
23 Oct	ATM withdrawal: Mars Station	-259,200	115,700,310
	Where a withdrawal falls between two whole sols the machine pays the lower and reports the higher. The Bank has posted the lower, which is the sum you received, and keeps the higher on the machine's own roll. Ref. CIBT-2971-1A37-1		
26 Oct	Turbulence Cover	-19,712	115,680,598
	The auditors compared the premiums on this policy with the carrier's published fares and found them proportionate, a finding they have minuted as the first of its kind on the lake route. Ref. CIBT-2971-B888-5		
27 Oct	Payroll credit: Harbourfront Shipping	+1,104,340	116,784,938
	29 Standard days' wages from Harbourfront Shipping, paid in sols and converted at the posted rate on the day of receipt. The remitter's clock ran 49 seconds ahead of ours during the transfer window; the difference has been absorbed under the Interworld Settlement Arrangement and does not appear as a fee. Ref. CIBT-2971-C080-0		
30 Oct	Slippage fee (Mars Station, 1 transfers)	-600	116,784,338
	For the auditors: the fee of 0.30 s is the sum of the per-crossing charges, each rounded down to the whole second at the close of its crossing. The rounding comes to 2,100 seconds this period and has been carried to the Settlement Reserve. Ref. CIBT-2971-744C-7		
31 Oct	Interest at 4.00% APY	+441,011	117,225,349
	Auditors' query: the interest for 8564-4142-8708 was credited for one period to a depositor in Mars Station, because of a transposed digit in the account number. The depositor has returned it with the interest that had accrued while they held it, and the auditors have asked the Bank to call this a loan. Ref. CIBT-2971-62DC-0		

Closing balance, month by month

Highest 168,229,228 s · lowest 117,225,349 s



November 2970 — October 2971

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  4142-8708  2971-10`