CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 316, Pallas Ring 10

Account 8564-4142-8708
Period 1–31 December 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
172,033,100 s	**+1,677,783 s**	**-4,854,694 s**	**168,856,189 s**

Date	Description	Amount (s)	Balance (s)
06 Dec	Payroll credit: Harbourfront Shipping	+1,104,340	173,137,440
	Harbourfront Shipping keeps its pension top-up on the same line as your wage, because the firm has never seen a reason to separate its wages from its kindness, and the Bank has not been asked to separate them either. Ref. CIBT-3012-6A3B-4		
08 Dec	Transfer to own account: Mars Station	-4,749,972	168,387,468
	Harbourfront Shipping has asked that its transfers to this account be made in sols rather than seconds, as its wages have always been paid. The conversion was made at the posted rate, and its finance office has written to say the figure is correct to the second. Ref. CIBT-3012-7CDD-6		
17 Dec	ATM withdrawal: Mars Station	-86,400	168,301,068
	The audit trail for the machine at Mars Station shows 0.984 sol dispensed and the rest printed as a receipt. The machine rounds down to the denomination it holds, and the trail records both figures. Ref. CIBT-3012-B240-4		
25 Dec	Slippage fee (Mars Station, 3 transfers)	-2,700	168,298,368
	This crossing ended at the counter it began from, so the schedule had no distance to charge for, and none has been charged. Ref. CIBT-3012-0106-7		
28 Dec	Turbulence Cover	-15,622	168,282,746
	The Mars Station's share of this premium is calculated on the Martian sol, which runs longer than the Standard day, so the monthly figure is a little larger than the same policy would cost on Earth. The difference is shown in the notes. Ref. CIBT-3012-6EC3-9		
31 Dec	Interest at 4.00% APY	+573,443	168,856,189
	The fee for the interest statement has been waived. You collect it yourself each period and read it at the counter, where you have been known to nod at the figure before the Teller has finished reading it aloud. Ref. CIBT-3012-CD0D-9		

Closing balance, month by month

Highest 210,273,198 s · lowest 168,856,189 s



January 3012 December 3012

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 3012-12