CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 232, Pallas Ring 10

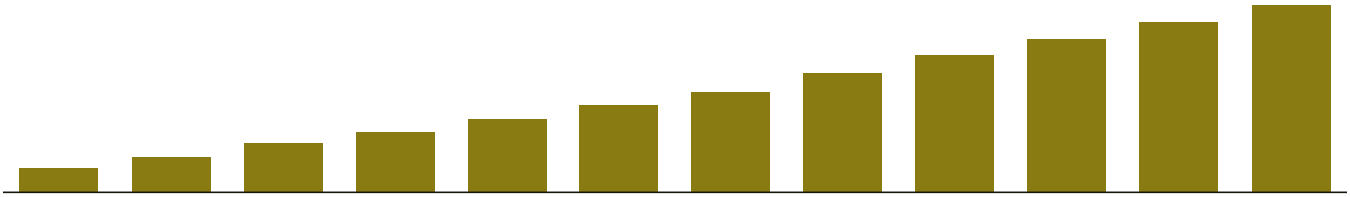
Account 8564-7630-1663
Period 1–30 November 2967
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,859,946,877 s	**+162,244,596 s**	**-3,883,976 s**	**2,018,307,497 s**

Date	Description	Amount (s)	Balance (s)
08 Nov	ATM withdrawal: Tallinn Sector	-172,800	1,859,774,077
	The withdrawal at Tallinn Sector was held in the gap between the two bells, which is never long enough, and the relay then confirmed a balance it had already confirmed once. The second confirmation is the more thorough of the two, and the sum is as you asked for. Ref. CIBT-2967-D12A-8		
12 Nov	Payroll credit: Phobos Drydock	+5,691,942	1,865,466,019
	Phobos Drydock pays by its own calendar, which this year gave you two pay days in one month and none in the next. The office calls the arrangement balanced over the year, and the Bank has never been able to dispute the year. Ref. CIBT-2967-6E7F-4		
14 Nov	Deposit: Hall E	+150,972,814	2,016,438,833
	Deposits are rounded down to the nearest tenth of a Standard second before they are credited, and the fraction left over goes to the reserve line. Here the fraction was nothing at all. Ref. CIBT-2967-9FA6-2		
15 Nov	ATM withdrawal: Tallinn Sector	-259,200	2,016,179,633
	A withdrawal of 3 Standard days was refused at Tallinn Sector because the Teller on duty did not recognise the signature. The Teller has been told it was a mistake, and has accepted that the mistake was hers. Ref. CIBT-2967-B701-4		
19 Nov	Transfer to joint account	-3,415,165	2,012,764,468
	The joint statement reaches Tallinn Sector a day after it is printed here, so each month one holder reads the figure a day before the other. Neither has said which day that is, and both have agreed that the figure is the same either way. Ref. CIBT-2967-12C6-6		
21 Nov	Temporal Health Plan	-36,511	2,012,727,957
	A Positive Contact clinic at Tallinn Sector keeps no written receipts. Its visit was recorded by the plan's officer in a short note, which the plan filed with the claim and found, on checking, to be exact. Ref. CIBT-2967-74C1-9		
22 Nov	Slippage fee (Tallinn Sector, 1 transfers)	-300	2,012,727,657
	The far relay at Tallinn Sector keeps its reference by the turning of a ring, so each crossing is recorded against the ring's position on the day it was sent. The ring was slow on the 22nd, and the fee of 0.30 s stands as the ring had it. Ref. CIBT-2967-03BB-7		
30 Nov	Interest at 3.60% APY	+5,579,840	2,018,307,497
	The conversion fee has been waived, since the rate on the day the interest was earned and the rate on the day it was posted were the same, a rare coincidence in a branch that keeps two calendars. Ref. CIBT-2967-0BB0-4		

Closing balance, month by month

Highest 2,018,307,497 s · lowest 416,293,381 s



December 2966 November 2967

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 7630-1663 2967-11