CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 253, Pallas Ring 10

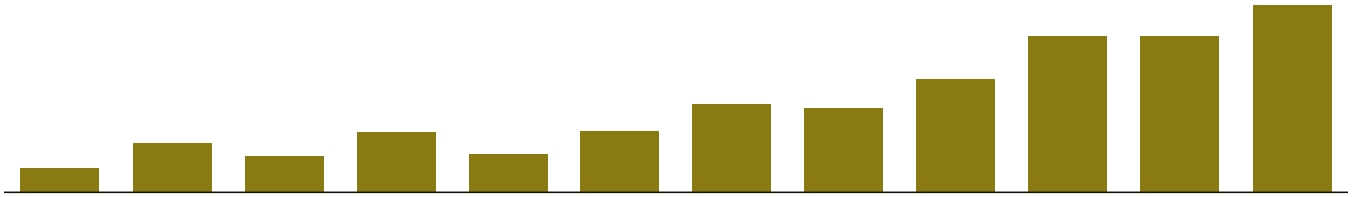
Account 8564-7630-1663
Period 1–31 October 2970
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,457,456,227 s	**+108,547,824 s**	**-3,637,642 s**	**2,562,366,409 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	ATM withdrawal: Svalbard	-172,800	2,457,283,427
	The withdrawal was not paid until the local day had closed, because the machine at Svalbard does not pay out on a day it has not finished. It paid on the morning that followed, the first morning it had been asked. Ref. CIBT-2970-1EAC-0		
05 Oct	Turbulence Cover	-13,669	2,457,269,758
	Claims are settled at the policy rate in force on the day the delay began. Yours began on the 5th, and the rate that day was rounded up by 0.949 of a point. The policy calls this a rounding, and the claim was paid at the higher rate. Ref. CIBT-2970-C618-6		
08 Oct	Transfer to joint account	-3,415,165	2,453,854,593
	The 3,415,165 sent from Phobos Drydock to the joint account on the 8th is kept on its own line each month, as both holders asked when the account was opened. Neither has ever asked for the two to be combined. Ref. CIBT-2970-9124-8		
09 Oct	Payroll credit: Phobos Drydock	+5,691,942	2,459,546,535
	You ask every month to hear the wage read out at the counter before it is credited, and the Teller reads it in the order the employer wrote it. You listen, nod, and go. The Bank has been asked whether this is a verification and has replied that it is a reading. Ref. CIBT-2970-7932-3		
19 Oct	Deposit: Hall E	+95,483,514	2,555,030,049
	The notes were warm. That is not a reason to refuse a deposit, and the Bank has never refused one on the grounds of its temperature, though it has come close once. Ref. CIBT-2970-2BBE-1		
22 Oct	Temporal Health Plan	-36,008	2,554,994,041
	The premium for the last quarter was printed with its decimal point in the wrong place by the plan's printing office, which has apologised in writing and, in one place, in capitals. The sum you paid was correct, and the statement now shows it correctly. Ref. CIBT-2970-B8D8-6		
31 Oct	Interest at 3.60% APY	+7,372,368	2,562,366,409
	Each month you let the interest lie and draw out the principal in the same hour. The officer at Hall E calls it a withdrawal with a receipt for the balance. Ref. CIBT-2970-F7D8-9		

Closing balance, month by month

Highest 2,562,366,409 s · lowest 2,000,836,271 s



November 2969 October 2970

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  2970-10`