CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 164, Pallas Ring 10

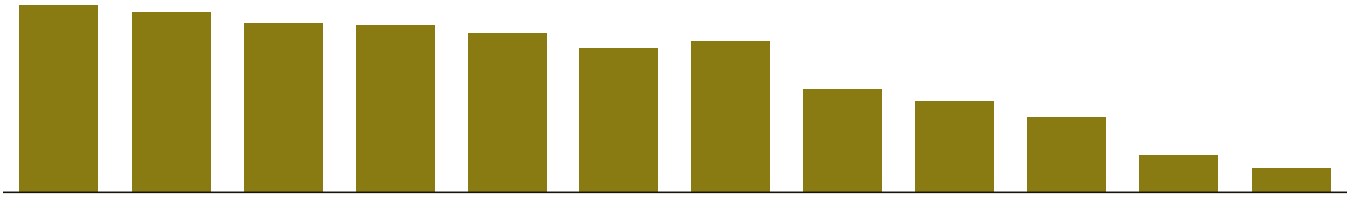
Account 8564-7630-1663
Period 1–31 December 2971
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,171,544,303 s	**+12,206,574 s**	**-55,548,011 s**	**2,128,202,866 s**

Date	Description	Amount (s)	Balance (s)
04 Dec	Transfer to own account: Io	-52,082,839	2,119,461,464
	This sundry credit of 52,082,839 refunds a charge for a service you did not receive. The Bank considers it the best sort of sundry, and has never once been asked to explain it. Ref. CIBT-2971-1C00-3		
06 Dec	Slippage fee (Io, 2 transfers)	-1,200	2,119,460,264
	The figure of 2,100 seconds shown as saved last month was entered in the gained column. It was seconds not lost, which is a different column, and the statement now reads correctly in both. Ref. CIBT-2971-E18F-5		
09 Dec	Payroll credit: Phobos Drydock	+5,691,942	2,125,152,206
	You have always taken your wages from Phobos Drydock in the old notes, the ones with square corners. The payroll office sends them at some expense, by a courier who is now on first-name terms with the counter. The courier has asked whether the notes could be made less square. The office has said no. Ref. CIBT-2971-5B8C-3		
16 Dec	Temporal Health Plan	-38,502	2,125,113,704
	The nurse at Io wrote your vaccination appointment on the back of last week's receipt. The plan accepts the receipt as the booking and the nurse as the provider, and has asked that the next one be written on the front. Ref. CIBT-2971-8C10-1		
17 Dec	Transfer to joint account	-3,415,165	2,121,698,539
	The address on the statement was the flat the holders left in 2970. The Bank has updated it, and the old address has been kept on file, so that letters still arriving there can be forwarded by hand. Ref. CIBT-2971-FD56-6		
21 Dec	Turbulence Cover	-10,305	2,121,688,234
	The premium was held 30 days because the route it covers had been renamed. The carrier wished to be certain that the new name meant the same lake, and it did, and the premium is 10,305. Ref. CIBT-2971-B7AA-2		
31 Dec	Interest at 3.60% APY	+6,514,632	2,128,202,866
	Phobos Drydock has asked that the interest on its staff savings be credited on the first day of each month, so its treasurer can report it before the Bank does. The Bank has agreed, and the treasurer has been asked not to look before the first. Ref. CIBT-2971-930D-5		

Closing balance, month by month

Highest 2,671,951,855 s · lowest 2,128,202,866 s



January 2971 December 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  7630-1663  2971-12`