CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 154, Pallas Ring 10

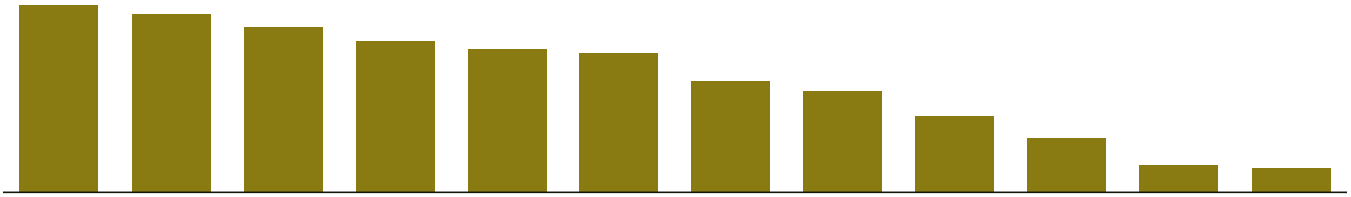
Account 8564-7630-1663
Period 1–30 November 2974
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,567,215,157 s	**+10,393,587 s**	**-21,968,551 s**	**1,555,640,193 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Transfer to joint account	-3,415,165	1,563,799,992
	The joint account pays Faro Zelenko-Grisolm's share to 8564-6956-4004 on the first day of each period, as the mandate requires, and your own share on the day after. The two payments are never made on the same day. Ref. CIBT-2974-7736-9		
15 Nov	ATM withdrawal: L4 Habitat	-259,200	1,563,540,792
	Withdrawal at the Automated Temporal Machine on the L4 Habitat concourse. The machine was serviced the following morning; the custodian's report notes nothing unusual about your transaction. Ref. CIBT-2974-17D4-8		
19 Nov	Payroll credit: Phobos Drydock	+5,691,942	1,569,232,734
	The wage arrived on a day the Teller had taken off. The credit has been made as though she had been at the counter to witness it, and she has been at the counter every day since. Ref. CIBT-2974-B855-2		
26 Nov	Transfer to own account: L4 Habitat	-18,274,176	1,550,958,558
	Keeping your file at L4 Habitat is charged in watches, and the file is kept in the local hall, where the clerk keeps a calendar of her own. The charge is the same in seconds, and the clerk has been asked to agree. Ref. CIBT-2974-6469-1		
28 Nov	Temporal Health Plan	-19,110	1,550,939,448
	Phobos Drydock has taken the premium from your pay for 5 years and has never asked how it is calculated. The plan sends the calculation anyway, and it is attached. Ref. CIBT-2974-E57D-9		
29 Nov	Slippage fee (L4 Habitat, 1 transfers)	-900	1,550,938,548
	Phobos Drydock asked that the fee on its transfers be rounded to the nearest five seconds, as its payroll is, so that the two figures on its books would match. They match. Your fee has been rounded up by 1,500 s to meet them. Ref. CIBT-2974-1CC1-6		
30 Nov	Interest at 3.60% APY	+4,701,645	1,555,640,193
	A standing order sends the month's interest to Faro Zelenko-Grisolm, as you asked in 2973, and the partner's office confirms receipt by return post with the figure written in pencil. The Bank has no quarrel to pencil and has asked the partner to keep the sum in ink. Ref. CIBT-2974-458C-2		

Closing balance, month by month

Highest 2,216,106,993 s · lowest 1,555,640,193 s



December 2973 November 2974

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  2974-11`