CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 362, Pallas Ring 10

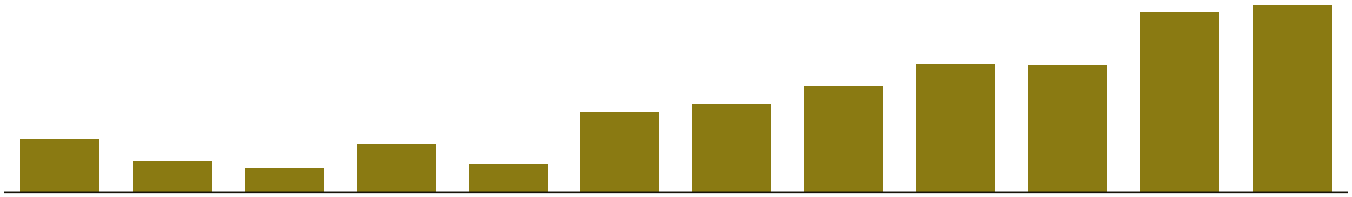
Account 8564-7630-1663
Period 1–31 January 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,795,644,125 s	**+24,478,384 s**	**-3,479,108 s**	**1,816,643,401 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Payroll credit: Phobos Drydock	+5,691,942	1,801,336,067
	Callisto's day is longer than the Standard day, so the Phobos Drydock credit was split across two posting dates. No fee is taken for the split. The line carries a small mark beside it, which the officers say is the day's own handwriting. Ref. CIBT-2976-9827-4		
02 Jan	Transfer to joint account	-3,415,165	1,797,920,902
	The transfer was held while the holders decided which of them should be copied on the letter about the delay. They decided on the 2nd, and the transfer followed the same afternoon. Ref. CIBT-2976-6F31-0		
04 Jan	Turbulence Cover	-22,397	1,797,898,505
	The carrier rounds each delay to the whole minute before it reports it, and the premium to the whole sol before it bills it. Your 3 minutes were reported as 3 minutes exactly, which the carrier calls the rounding and the Bank has learned to accept as a coincidence. Ref. CIBT-2976-B2D0-8		
15 Jan	Slippage fee (Phobos, 9 transfers)	-5,400	1,797,893,105
	Crossings to Callisto are charged by the Callisto day, which is long enough that 9 transfers sent on one morning are charged against three different Standard weekdays. The relay's operator asks that this be read as a description and not a complaint. Ref. CIBT-2976-4D80-0		
19 Jan	Temporal Health Plan	-36,146	1,797,856,959
	The premium you paid on the 19th was credited to a member with a similar number, a neighbour on Phobos. He has returned it with a note asking for the sessions in exchange. The plan has declined, the sessions being yours. Ref. CIBT-2976-8E63-6		
25 Jan	Deposit: Hall E	+13,399,510	1,811,256,469
	You deposit 13,399,510 on the 25th of every month, and the Teller now counts it without looking at the slip. The second officer has stopped initialling the slip, the initials having become a formality nobody remembers the origin of. Ref. CIBT-2976-5B8B-7		
31 Jan	Interest at 3.60% APY	+5,386,932	1,816,643,401
	Every quarter you ask what the interest would have been if it had been paid out, a question the Bank answers in full and that you have never acted on. The answers are kept in a folder with your name on it, and the folder is getting thick. Ref. CIBT-2976-AABB-8		

Closing balance, month by month

Highest 1,816,643,401 s · lowest 1,320,378,321 s



February 2975 January 2976

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  2976-01`