CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 18, Pallas Ring 10

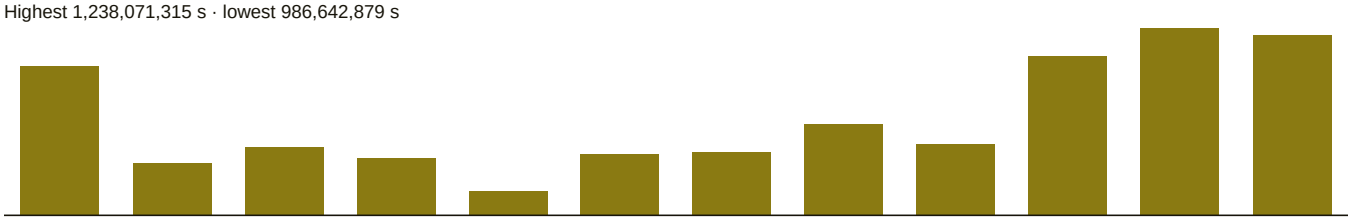
Account 8564-7630-1663
Period 1–31 January 2981
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,238,071,315 s	**+9,406,155 s**	**-18,914,889 s**	**1,228,562,581 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Slippage fee (Phobos, 5 transfers)	-4,500	1,238,066,815
	Your transfers were routed through Phobos because the direct relay is closed for maintenance. The Bank does not charge for the detour itself, though the extra seconds spent on the road are charged, and this month they came to 1,800. Ref. CIBT-2981-D20A-3		
12 Jan	Transfer to own account: Phobos	-15,480,480	1,222,586,335
	The adjustment was made at the request of a customer standing at the window, whose instruction the officer has recorded as "please, if it is no trouble". It was no trouble. Ref. CIBT-2981-E4D0-9		
20 Jan	Payroll credit: Phobos Drydock	+5,691,942	1,228,278,277
	The credit from Phobos Drydock arrived on the 20th. The employer's record shows it sent on the 20th of the following month. The Bank has filed it under the earlier date, and the employer has asked for no explanation. Ref. CIBT-2981-0D3E-8		
23 Jan	Temporal Health Plan	-14,744	1,228,263,533
	Your 14 repeat prescriptions are filled on the 23rd of each month by standing order, and the pharmacy at Phobos has never once asked whether you still want them. You do, and the pharmacy has taken that as read since 2978. Ref. CIBT-2981-905C-7		
29 Jan	Transfer to joint account	-3,415,165	1,224,848,368
	One holder's share of the monthly sum goes to 8564-6956-4004 on the 29th, and the other holder's share goes the same day to a different account. Both are paying the same loan on the same flat: it is one loan, settled twice, by two people who have not discussed the flat. Ref. CIBT-2981-2BE3-8		
31 Jan	Interest at 3.60% APY	+3,714,213	1,228,562,581
	Phobos Drydock asked for its share of your interest to be paid in the firm's own unit, which the Bank does not hold. The sum was converted at the posted rate on the day it arrived, and the firm has been told its unit is safe with us. Ref. CIBT-2981-2EC6-2		

Closing balance, month by month

Highest 1,238,071,315 s · lowest 986,642,879 s



February 2980 January 2981

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 2981-01