CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 129, Pallas Ring 10

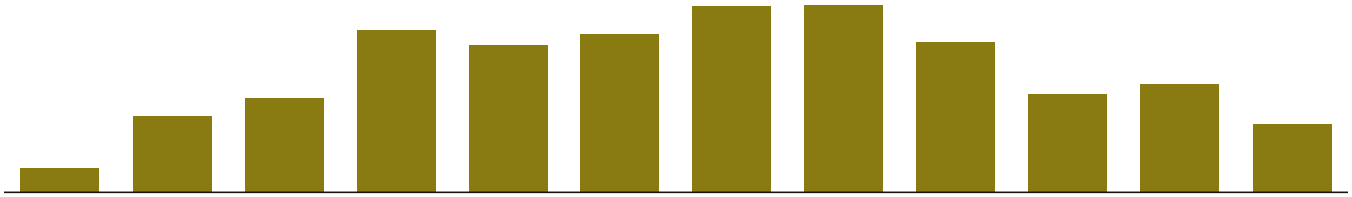
Account 8564-7630-1663
Period 1–31 December 2984
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,834,081,428 s	**+11,194,186 s**	**-88,043,042 s**	**1,757,232,572 s**

Date	Description	Amount (s)	Balance (s)
05 Dec	Transfer to joint account	-3,415,165	1,830,666,263
	A clerk remarks that a joint account gives the Bank two chances to be wrong and one to be right, and that the Bank has taken the second on every statement since 2979. Ref. CIBT-2984-AFA6-9		
10 Dec	Payroll credit: Phobos Drydock	+5,691,942	1,836,358,205
	The Phobos Drydock office at Kepler Ring converts its wages from turns at the posted rate. It keeps the local day of its own dock, so the pay period runs a shade longer than yours; no adjustment is made for this. Ref. CIBT-2984-A35E-3		
12 Dec	Turbulence Cover	-18,641	1,836,339,564
	The lakes surcharge was reduced on the 12th because the bollards had just been painted and no one could touch them, and the carrier has not disputed the reduction, which it regards as a compliment. Ref. CIBT-2984-B95D-9		
14 Dec	ATM withdrawal: Kepler Ring	-259,200	1,836,080,364
	The withdrawal shown on the 14th was keyed against a neighbouring account, 8564-7630-1663. It has been moved to yours, and the branch has written to the other holder to say so. Ref. CIBT-2984-038E-9		
16 Dec	Temporal Health Plan	-23,456	1,836,056,908
	You read the plan's schedule upside down. The Teller noticed, and the plan has now printed the schedule that way on the reverse of your statements, in case the upside-down reading is the correct one. Ref. CIBT-2984-9A1D-4		
16 Dec	Transfer to own account: Kepler Ring	-84,153,780	1,751,903,128
	The sundry was held 28 days at Kepler Ring while the desk confirmed that the item had been received in the correct year. The two desks agreed the calendar between them, and the sundry was posted once they had. Ref. CIBT-2984-51A7-7		
24 Dec	ATM withdrawal: Kepler Ring	-172,800	1,751,730,328
	On the 24th the machine at Kepler Ring would not dispense, and printed a receipt for the amount instead. You took the receipt to the counter the following day and it was exchanged for the cash. The Teller has entered the cash on the day the receipt was printed, since that was when it had been waiting. Ref. CIBT-2984-2DD4-3		
31 Dec	Interest at 3.60% APY	+5,502,244	1,757,232,572
	The Teller points out that the interest is larger than the fee and smaller than the wait, which she considers a fair ratio. Ref. CIBT-2984-C43C-2		

Closing balance, month by month

Highest 1,983,454,093 s · lowest 1,673,468,224 s



January 2984 December 2984

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  2984-12`