CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 290, Pallas Ring 10

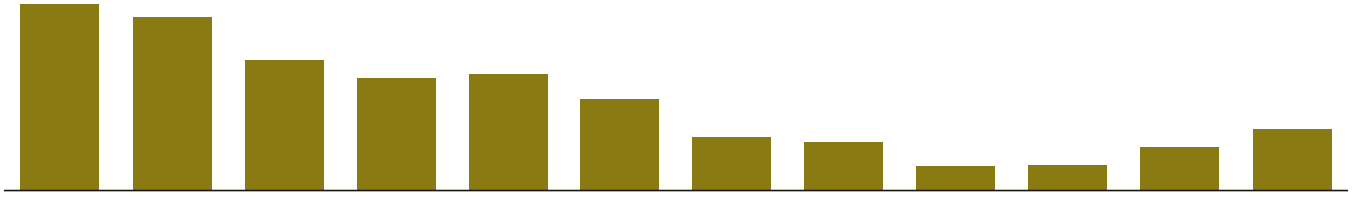
Account 8564-7630-1663
Period 1–30 November 2985
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,332,280,547 s	**+57,426,715 s**	**-3,436,142 s**	**1,386,271,120 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Slippage fee (Titan, 7 transfers)	-2,100	1,332,278,447
	On Titan the day is shorter than ours, so slippage is charged per local hour and converted to the Standard rate. The local office reports this as a matter of pride, and asks that the fee be read as 0.30 s per local hour, which is 1,500 seconds less than the Head Office would charge. Ref. CIBT-2985-2689-3		
07 Nov	Transfer to joint account	-3,415,165	1,328,863,282
	Maintenance closed the relay at Titan on the 7th, so the transfer of 3,415,165 waited 29 days on it and arrived with the interest it had earned there. That is the only reason the delay is shown at all. Ref. CIBT-2985-2B8B-4		
14 Nov	Temporal Health Plan	-18,877	1,328,844,405
	The handling charge on the reimbursement for 4 sessions was not taken. The sessions were booked a month ahead, and the plan does not charge for foresight, which it has noticed is rare among its members. Ref. CIBT-2985-E4DF-5		
16 Nov	Payroll credit: Phobos Drydock	+5,691,942	1,334,536,347
	Pay for the period ending on the 16th, from Phobos Drydock. The relay between Titan and Hall E took 21 days over the transfer, because a signature on the instruction had to be checked twice, and the employer's own dates put it on time. Ref. CIBT-2985-D952-4		
27 Nov	Deposit: Hall E	+47,737,932	1,382,274,279
	Phobos Drydock made this deposit through its own night drop, under its seal, with a note that the envelope was heavier than it should have been. The officers have decided that the envelope was the deposit. Ref. CIBT-2985-25BF-5		
30 Nov	Interest at 3.60% APY	+3,996,841	1,386,271,120
	Interest on the Titan deposit is posted on that station's own clock, and arrives here a little younger each time, as dispatches do. The Bank has not asked it to hurry, and it has not. Ref. CIBT-2985-FF92-3		

Closing balance, month by month

Highest 1,757,232,572 s · lowest 1,275,909,439 s



December 2984 November 2985

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 2985-11