CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 311, Pallas Ring 10

Account 8564-7630-1663
Period 1–30 November 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

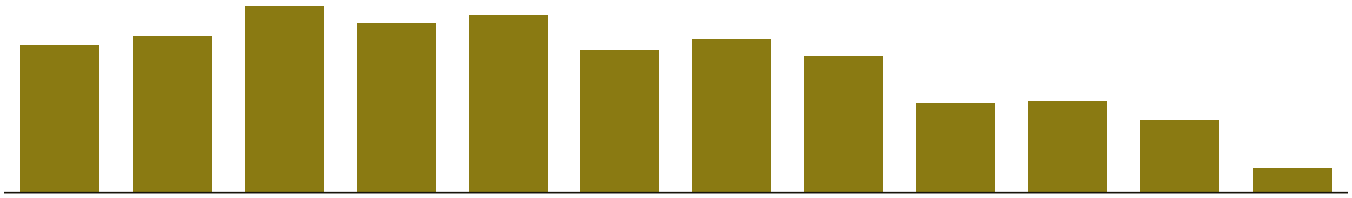
Opening balance	Credits	Debits	Closing balance
1,990,508,853 s	**+11,663,468 s**	**-140,794,655 s**	**1,861,377,666 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Turbulence Cover	-17,460	1,990,491,393
	Lagrange station's share of this cover is paid in the station's own hours, of which there are twenty-two to the Standard day, so the premium is charged twice a day and the underwriters have stopped counting the second charge. Ref. CIBT-2987-727C-5		
03 Nov	Payroll credit: Phobos Drydock	+5,691,942	1,996,183,335
	Phobos Drydock has changed its remitting office, and the wage now comes through Vancouver Sector rather than the old relay. The rate and the amount are unchanged, but the statement carries a new reference, which you should keep. Ref. CIBT-2987-9530-7		
07 Nov	ATM withdrawal: Vancouver Sector	-259,200	1,995,924,135
	Filed for the auditors: the withdrawal at Vancouver Sector carries the branch's own reference, which the machine is not able to print. The reference was added by hand, and the machine's log agrees with the hand. Ref. CIBT-2987-EA38-9		
07 Nov	ATM withdrawal: Vancouver Sector	-172,800	1,995,751,335
	The monthly withdrawal at Vancouver Sector is scheduled to clear a day before the 7th, so the cash is ready when you arrive. It has been ready on every occasion since 2984. Ref. CIBT-2987-3037-3		
08 Nov	Slippage fee (Vancouver Sector, 9 transfers)	-5,400	1,995,745,935
	The slippage was reckoned on the transfer you made from the counter, not on the one you meant to make from the bench. The bench has no relay of its own, so the fee has been taken at the counter, where the seconds were. Ref. CIBT-2987-F11C-3		
15 Nov	Temporal Health Plan	-31,340	1,995,714,595
	Reimbursement for 10 sessions at Vancouver Sector was held for 28 days while the provider's records were reconciled with ours. The plan regrets the delay and has added 61 days to your cover period, at no cost to you. Ref. CIBT-2987-81C1-9		
21 Nov	Transfer to joint account	-3,415,165	1,992,299,430
	Faro Zelenko-Grisolm collects the joint statement in person each quarter and reads the joint line aloud at the counter. You have never asked them to stop, and they have never once read it wrongly. Ref. CIBT-2987-D6A6-9		
23 Nov	Transfer to own account: Vancouver Sector	-136,893,290	1,855,406,140
	A transfer to 8564-7630-1663 from Vancouver Sector arrived in days and was converted at the posted rate on the day it landed, not the day it left. The sender's office asked which day the Bank meant, and the Bank has said the day it landed. Ref. CIBT-2987-E4CC-3		
30 Nov	Interest at 3.60% APY	+5,971,526	1,861,377,666

Date	Description	Amount (s)	Balance (s)
	The interest on the 30th line was calculated on last month's closing balance, because the deposit had been keyed in after the figure was struck. The figure has been worked again, the 53 seconds owed are credited on the next line, and the deposit is where it was. Ref. CIBT-2987-B332-6		

Closing balance, month by month

Highest 2,300,211,949 s · lowest 1,861,377,666 s



December 2986 November 2987

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 2987-11