CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 145, Pallas Ring 10

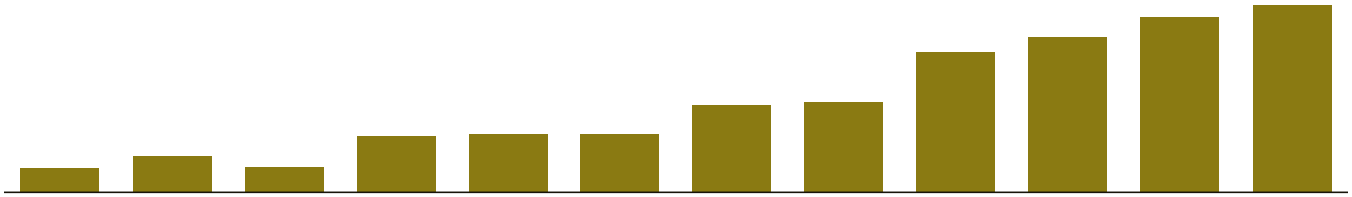
Account 8564-7630-1663
Period 1–30 November 2991
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,550,118,374 s	**+46,707,713 s**	**-3,725,738 s**	**2,593,100,349 s**

Date	Description	Amount (s)	Balance (s)
10 Nov	Temporal Health Plan	-37,805	2,550,080,569
	Phobos Drydock changed its health scheme on the 10th, and your cover moved across with it. Nothing on this statement has changed except the name of the plan, which the scheme's administrator asks us to call a reorganisation rather than a loss. Ref. CIBT-2991-6ABD-6		
13 Nov	Deposit: Hall E	+33,365,416	2,583,445,985
	The deposit you make each 13th of the month is made in person by standing arrangement, and the counter has set its shifts so that someone is always free to take it. The arrangement is not written down; it is simply observed. Ref. CIBT-2991-9023-9		
15 Nov	Payroll credit: Phobos Drydock	+5,691,942	2,589,137,927
	Overtime from the Phobos Drydock office is credited as a single sum every second week, and you collect it on the stroke of the counter's opening. The Bank records this as punctuality, which it is. Ref. CIBT-2991-6909-9		
15 Nov	Slippage fee (Europa, 6 transfers)	-1,800	2,589,136,127
	The fee has been reduced by 900 seconds because the relay's clock was found to run ahead of the Head Office's by exactly that much. The relay has been asked to run behind it instead, which the Teller says will make the arithmetic more pleasant. Ref. CIBT-2991-4A38-7		
18 Nov	Transfer to joint account	-3,415,165	2,585,720,962
	An entry labelled as a fee was in fact a transfer returned by mistake. It has been relabelled, and both holders have read the new label and agreed that it is better. Ref. CIBT-2991-6806-5		
23 Nov	ATM withdrawal: Europa	-259,200	2,585,461,762
	An earlier line gave the machine's place as Europa, when the card was used at the next machine along the concourse, which has the same number. The line has been changed. The cash came from the one you were standing at. Ref. CIBT-2991-8197-0		
27 Nov	Turbulence Cover	-11,768	2,585,449,994
	Premium for the Europa service, paid each month in advance, with a night-shift allowance for the carrier's pilots, which the policy covers as a matter of course. Ref. CIBT-2991-B1C0-3		
30 Nov	Interest at 3.60% APY	+7,650,355	2,593,100,349
	The rate of 3.60% APY compounds on each second, but the statement shows it compounded on each day. The difference of 44 seconds is in your favour, and the Bank has decided to mention it only when asked. Ref. CIBT-2991-FFDC-8		

Closing balance, month by month

Highest 2,593,100,349 s · lowest 1,974,853,579 s



December 2990 November 2991

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  2991-11`