CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 381, Pallas Ring 10

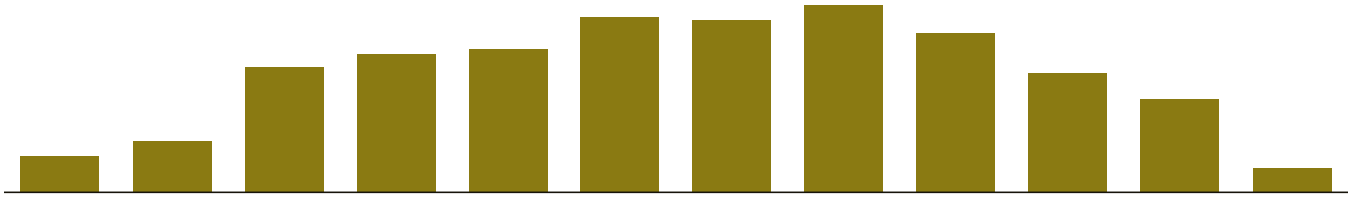
Account 8564-7630-1663
Period 1–30 November 2992
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,840,104,144 s	**+14,212,254 s**	**-124,729,813 s**	**2,729,586,585 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Payroll credit: Phobos Drydock	+5,691,942	2,845,796,086
	The wage from Phobos Drydock lands at Hall E a few minutes before the business day opens, and the same officer logs it every month. The Bank has noticed the pattern and has not thought it needed a name. Ref. CIBT-2992-A157-6		
04 Nov	Temporal Health Plan	-34,406	2,845,761,680
	The claim was paid on the physiotherapist's timekeeping, which runs 0.979 of a second behind the plan's own. The plan has paid the time the physiotherapist wrote down, and has not reopened the question of the second. Ref. CIBT-2992-3E15-6		
11 Nov	Slippage fee (Oakland Sector, 1 transfers)	-300	2,845,761,380
	Two clocks, each read by two officers and each found to agree with itself, produce the slippage on the 11th crossing. The Bank can show where the difference was recorded. It cannot show why it chose that day. Ref. CIBT-2992-BBB2-2		
11 Nov	Transfer to joint account	-3,415,165	2,842,346,215
	The joint transfer now comes through Phobos Drydock's payroll office, which sends it a few seconds before the due date. The early seconds are charged to the account, not to the holders, and the office has been told so. Ref. CIBT-2992-1440-5		
14 Nov	Transfer to own account: Oakland Sector	-120,934,342	2,721,411,873
	The Teller describes this sundry as a sum that exists to be paid, and asks that it be paid promptly so that she can go to lunch. She adds that the lunch is also a sum, and that she has paid it in advance. Ref. CIBT-2992-28D4-0		
15 Nov	ATM withdrawal: Oakland Sector	-259,200	2,721,152,673
	You make your withdrawal at Oakland Sector at the same minute every month, a little after the hour, when the concourse is nearly empty. The machine has been set to be ready for you, and the concourse has been set to be empty. Ref. CIBT-2992-A141-9		
27 Nov	ATM withdrawal: Oakland Sector	-86,400	2,721,066,273
	The 27th line was keyed as a deposit when it was a withdrawal, and the sign was carried into the balance. The balance has been restated. You neither gained nor lost anything that day, though the paper did for a while. Ref. CIBT-2992-3F63-0		
30 Nov	Interest at 3.60% APY	+8,520,312	2,729,586,585
	Your employer, Phobos Drydock, pays a small sum into this account each month as a benefit of its staff scheme. It appears on its own line, and the Bank has not been asked to judge whether the scheme is generous, only whether it is prompt, which it is. Ref. CIBT-2992-5FA9-9		

Closing balance, month by month

Highest 2,989,081,432 s · lowest 2,729,586,585 s



December 2991 — November 2992

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  2992-11`