CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 131, Pallas Ring 10

Account 8564-7630-1663
Period 1–31 December 2992
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,729,586,585 s	**+19,140,547 s**	**-3,555,769 s**	**2,745,171,363 s**

Date	Description	Amount (s)	Balance (s)
01 Dec	ATM withdrawal: Tallinn Sector	-86,400	2,729,500,185
	Cash taken at Tallinn Sector is counted in days on that world's clock and converted to our seconds at the day's rate. The difference, 0.30 s, is printed beneath the line for your records and is not a fee. Ref. CIBT-2992-1124-4		
15 Dec	Transfer to joint account	-3,415,165	2,726,085,020
	The transfer was due on the 15th and was made on the 15th. Both holders confirmed the delay separately and in writing, and each apologised to the other for the wait. Ref. CIBT-2992-95DD-0		
16 Dec	Slippage fee (Tallinn Sector, 7 transfers)	-4,200	2,726,080,820
	A customer asked the Teller whether slippage could be avoided by not crossing. She said it could, and that he would then be unable to withdraw his money, which he accepted with some relief. Ref. CIBT-2992-4C1F-2		
19 Dec	Payroll credit: Phobos Drydock	+5,691,942	2,731,772,762
	The Phobos Drydock wage was held 31 days while the timesheet was moved from the week before to the week it described. The wage was then paid for the right week, and the week before was paid for nothing, which the firm regards as a clean finish. Ref. CIBT-2992-316B-4		
22 Dec	Deposit: Hall E	+5,259,846	2,737,032,608
	The deposit of 5,259,846 is the first of twelve, each for the same figure, to be made on the 22nd of successive months. The schedule has been entered at Hall E and will stand until the twelfth is made or the schedule is cancelled, whichever you choose first. Ref. CIBT-2992-FDBA-3		
25 Dec	Temporal Health Plan	-37,226	2,736,995,382
	Phobos Drydock has asked the plan to cover your dental work as a gesture of its own. The plan has agreed to accept the gesture at one tooth a year, and the firm has been asked not to name the tooth in its newsletter. Ref. CIBT-2992-EC9B-3		
28 Dec	Turbulence Cover	-12,778	2,736,982,604
	Under the Cover schedule a premium that falls exactly half-way between two seconds is charged the higher one. The underwriters are firm on this and have printed the rule in red, the only colour they use on a premium. Ref. CIBT-2992-5941-5		
31 Dec	Interest at 3.60% APY	+8,188,759	2,745,171,363
	On the day this interest was posted you came to the Hall E counter and asked for the figure to be read aloud. It was read aloud, to the second, and you thanked the officer and left without a word. Ref. CIBT-2992-4548-7		

Closing balance, month by month

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



January 2992 — December 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  2992-12`