CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 244, Pallas Ring 10

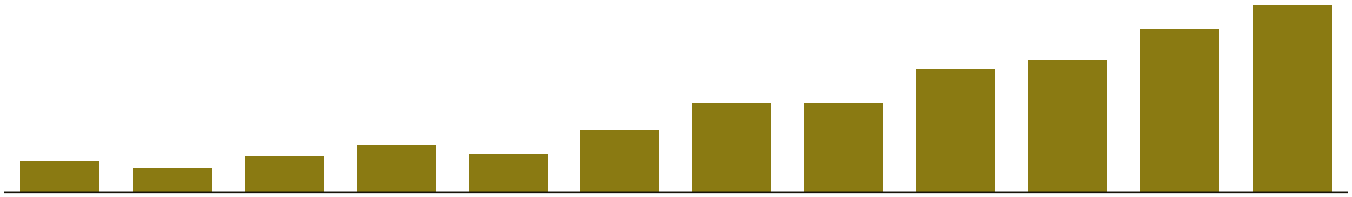
Account 8564-7630-1663
Period 1–31 July 2994
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,839,765,646 s	**+101,227,104 s**	**-3,726,313 s**	**2,937,266,437 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Turbulence Cover	-9,479	2,839,756,167
	The Turbulence policy was issued in 2991 to cover a route that has since been renamed. The premium has not changed, and the cover follows the renamed route at no extra charge. Ref. CIBT-2994-5BDD-1		
04 Jul	Payroll credit: Phobos Drydock	+5,691,942	2,845,448,109
	The Mars office of Phobos Drydock sends its wage on the morning of the Mars day, so the figure is calculated before the work it pays for is finished. The Bank has entered it under a heading marked forecast, and the forecast has so far been right. Ref. CIBT-2994-81B5-0		
04 Jul	ATM withdrawal: Montréal Sector	-86,400	2,845,361,709
	The machine rounded the sum to 86,400 on its own reckoning, having been given the rule and not the reasons for it. The Bank has accepted the figure as correct and has asked the maker for the reasons, which have not yet arrived. Ref. CIBT-2994-A68C-8		
05 Jul	Temporal Health Plan	-40,369	2,845,321,340
	Temporal Health Plan: reimbursement for a consultation with a provider on Jupiter, who saw you before the appointment was booked. The plan pays for this as usual. Ref. CIBT-2994-00BC-5		
07 Jul	Deposit: Hall E	+87,015,866	2,932,337,206
	The deposit was credited 28 days after the envelope was sealed, because the counter was waiting for a second officer's signature and the second officer was at another window explaining the first. Ref. CIBT-2994-BC42-1		
24 Jul	Transfer to joint account	-3,415,165	2,928,922,041
	The holders' names were printed in the wrong order on the joint statement for 2993. The order has been corrected to match the mandate, and the amounts are unchanged. Ref. CIBT-2994-47F6-7		
27 Jul	Slippage fee (Montréal Sector, 7 transfers)	-2,100	2,928,919,941
	Every 27th you send 7 small transfers rather than one large one, and the fee on the set always comes out a little above the fee on the large sum. The officer has offered to explain the difference. You have declined, since it is the same difference each month. Ref. CIBT-2994-1DB0-7		
30 Jul	ATM withdrawal: Montréal Sector	-172,800	2,928,747,141
	The machine's cash count was reconciled to the ledger to the second. It was one short, and the shortage is entered against the machine rather than the account, where the machine can be asked to explain it. Ref. CIBT-2994-B136-6		
31 Jul	Interest at 3.60% APY	+8,519,296	2,937,266,437
	A fee of 0.30 s on the late posting of the interest has been waived. The delay was not the depositor's, and the Bank has been reminded that it does not charge for its own slowness, however long that takes. Ref. CIBT-2994-EB5A-9		

Closing balance, month by month

Highest 2,937,266,437 s · lowest 2,271,201,075 s



August 2993 July 2994

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  2994-07`