CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 397, Pallas Ring 10

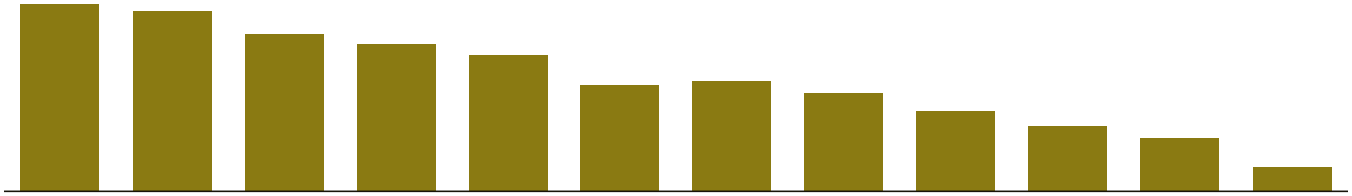
Account 8564-7630-1663
Period 1–31 October 2998
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,639,854,119 s	**+13,611,504 s**	**-151,617,690 s**	**2,501,847,933 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Transfer to joint account	-3,415,165	2,636,438,954
	Joint balances are divided at the close of each day, and any odd second goes to the holder named first on the mandate. This month the odd second went to Faro Zelenko-Grisolm, because both holders asked in writing that it should. Ref. CIBT-2998-B814-3		
01 Oct	Temporal Health Plan	-17,482	2,636,421,472
	Your physiotherapy is raised on the 1st of each month and paid on the day it is raised, so the plan's ledger records a session a little before it happens. The plan describes this as the most cheerful entry in its books. Ref. CIBT-2998-CB48-1		
11 Oct	Slippage fee (Mars Station, 7 transfers)	-4,200	2,636,417,272
	Note for the auditors: the 2,400-second difference on this line is the rounding of the relay's 7 crossings, which the relay rounds up and the Head Office rounds down. The difference has been split, and the auditors have accepted the split as a compromise nobody proposed. Ref. CIBT-2998-56D5-8		
12 Oct	Payroll credit: Phobos Drydock	+5,691,942	2,642,109,214
	Phobos Drydock pays on the 12th of the month, or on the day after if that is a rest day for its office. The credit has never once been posted on the rest day itself, which the Bank finds reassuring. Ref. CIBT-2998-DF1B-3		
12 Oct	Transfer to own account: Mars Station	-148,180,843	2,493,928,371
	Sundry for converting 8564-7630-1663 to the local day at Mars Station. That branch keeps its sol as its working day, so the account was given 4 of them and charged for none, which is how the branch regards its own calendar. Ref. CIBT-2998-FBAE-0		
31 Oct	Interest at 3.60% APY	+7,919,562	2,501,847,933
	Interest under one whole second in a month is not paid but accrued, and the accrual is paid out on the first working day of the year. This year it came to 46 seconds, handed over in a small envelope with a hank of linen thread. Ref. CIBT-2998-2639-2		

Closing balance, month by month

Highest 3,279,156,384 s · lowest 2,501,847,933 s



November 2997 October 2998

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 2998-10