CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 343, Pallas Ring 10

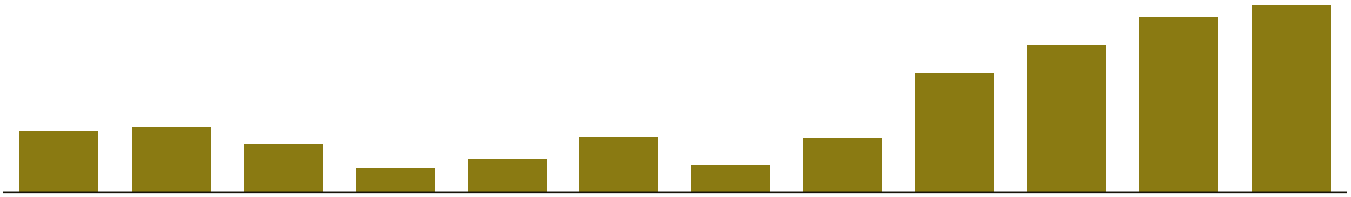
Account 8564-7630-1663
Period 1–31 January 3005
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,300,782,090 s	**+28,273,547 s**	**-3,475,415 s**	**2,325,580,222 s**

Date	Description	Amount (s)	Balance (s)
14 Jan	Transfer to joint account	-3,415,165	2,297,366,925
	The joint account pays a standing sum to 8564-6956-4004 each quarter. The two holders have asked that the quarter be counted from the day they first signed, not the day the account opened, and the Bank has agreed, since the two dates are 30 days apart. Ref. CIBT-3005-F378-2		
15 Jan	Deposit: Hall E	+15,679,259	2,313,046,184
	The deposit came from Phobos Drydock's surplus of unspent time at the close of its financial year, which the company describes as the hours it did not need. The Bank has credited the whole of it, and has not been asked to find out where the surplus came from. Ref. CIBT-3005-B0B6-4		
19 Jan	Payroll credit: Phobos Drydock	+5,691,942	2,318,738,126
	Each 19th you bring the Phobos Drydock envelope to the window unopened and wait while the Teller opens it, then count the slip aloud before taking it home. The Teller now counts along with you, under her breath, and the two counts have never differed. Ref. CIBT-3005-F302-9		
20 Jan	Turbulence Cover	-18,847	2,318,719,279
	Phobos Drydock took out this cover on your behalf the year you joined the firm, and has never asked to see the policy. The premium comes from the firm's account; the claims come to you. Ref. CIBT-3005-E136-3		
20 Jan	Temporal Health Plan	-40,203	2,318,679,076
	The claim was held 30 days because the physiotherapist's notes went to Europa by mistake and had to be sent back by relay. The sessions were paid on the day the notes arrived, in full, and nobody was asked to wait for the second copy. Ref. CIBT-3005-86A4-7		
26 Jan	Slippage fee (Europa, 2 transfers)	-1,200	2,318,677,876
	You have crossed at Europa on the 26th of each month for 2 years, and the fee has been the same every time. The officer finds this reassuring, and says so each quarter. Ref. CIBT-3005-A2E8-0		
31 Jan	Interest at 3.60% APY	+6,902,346	2,325,580,222
	The fee on the interest statement was waived on the condition that you stop reading the figure aloud in the queue. You agreed, and the officer has noted the condition in the margin, where it may be broken without penalty. Ref. CIBT-3005-2778-6		

Closing balance, month by month

Highest 2,325,580,222 s · lowest 1,972,723,702 s



February 3004 January 3005

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 3005-01