CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 388, Pallas Ring 10

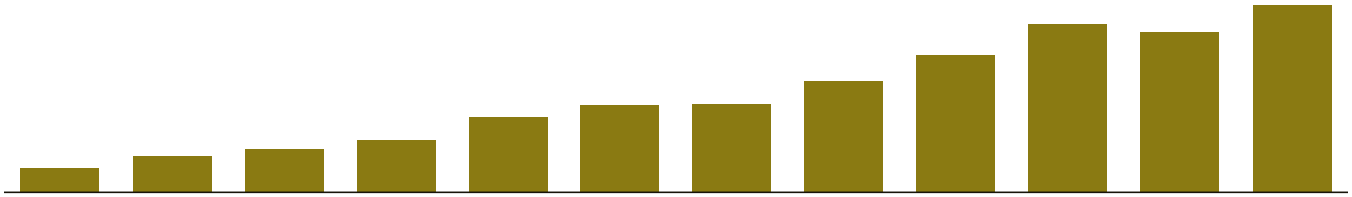
Account 8564-7630-1663
Period 1–31 May 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,667,666,123 s	**+107,244,642 s**	**-3,695,102 s**	**1,771,215,663 s**

Date	Description	Amount (s)	Balance (s)
06 May	Slippage fee (Oakland Sector, 7 transfers)	-4,200	1,667,661,923
	The fee for 7 crossings is 4,200 s. The Teller has checked it against the posted rate, against the calculator and against her own sense of fairness. Only the first two agree. Ref. CIBT-3013-60E5-3		
11 May	Temporal Health Plan	-16,537	1,667,645,386
	Premium on this line is paid through Phobos Drydock's group scheme, so the plan's customer for the period is the scheme and not you. You will still receive the explanation of benefits in your own name. Ref. CIBT-3013-690F-8		
12 May	Payroll credit: Phobos Drydock	+5,691,942	1,673,337,328
	Of the 4 lines on this statement you have queried only one, the credit from Phobos Drydock, and the query concerned the typeface. The Bank has noted the focus and has not replied. Ref. CIBT-3013-0D5E-7		
14 May	Transfer to joint account	-3,415,165	1,669,922,163
	The holder named first on the transfer slip was the second one listed on the mandate. The order has been corrected on the mandate, and the transfer stands exactly as made. Ref. CIBT-3013-307C-0		
16 May	Deposit: Hall E	+96,549,702	1,766,471,865
	You stand the envelope on its end at the window, and the officers have come to read it that way, which saves a turn at the counter. The saving has added up, the officers note, every Thursday since 3008. Ref. CIBT-3013-C11B-0		
25 May	ATM withdrawal: Oakland Sector	-259,200	1,766,212,665
	Audit note: the machine's tally for Oakland Sector differs from the withdrawals on this statement by 0.987 day. The difference is cash-time rounding, which the Committee has accepted since 3008, and the two agree once it is applied. Ref. CIBT-3013-DC5E-6		
31 May	Interest at 3.60% APY	+5,002,998	1,771,215,663
	The statement shows interest to the second. The balance itself is held to the tenth, so the figure printed is a rounding of the figure used. The difference goes to the Bank's favour in each month and to yours in each year, which is the arrangement the Bank describes as balanced. Ref. CIBT-3013-7099-6		

Closing balance, month by month

Highest 1,771,215,663 s · lowest 1,132,907,947 s



June 3012 May 3013

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  3013-05`