CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 254, Pallas Ring 10

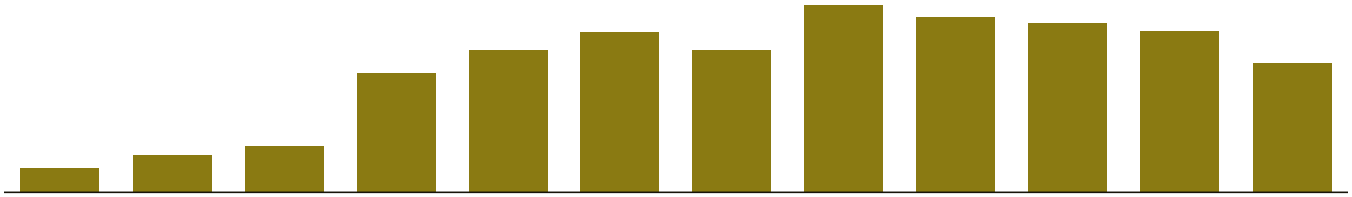
Account 8564-7630-1663
Period 1–31 July 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,795,529,597 s	**+11,078,530 s**	**-87,834,702 s**	**1,718,773,425 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	Turbulence Cover	-25,748	1,795,503,849
	Premiums are rounded to the nearest 31 seconds of the route's own clock, which is ours on the first of the month and the route's on every other day. The difference is printed in the margin for the week, where anyone with the timetable can explain it. Ref. CIBT-3016-8183-4		
06 Jul	Transfer to joint account	-3,415,165	1,792,088,684
	You and Faro Zelenko-Grisolm each keep a copy of the mandate in a different drawer, and the officer is asked before each transfer to confirm that the copies agree. They have agreed every time, and the two drawers have never once been opened together. Ref. CIBT-3016-6CD6-5		
09 Jul	Transfer to own account: Venus	-84,183,768	1,707,904,916
	This sundry has been held 30 days at the Venus desk, because the sender asked that it arrive in the condition it left in. The desk wished to be sure the sender had not changed their mind. Ref. CIBT-3016-5F9B-8		
17 Jul	Temporal Health Plan	-34,521	1,707,870,395
	You have had the same consultation at Venus on the 17th of every second month since the cover began, and the clinic has begun to keep a chair for you by the window. The plan has been asked whether the chair is covered and has said it is. Ref. CIBT-3016-E503-3		
19 Jul	ATM withdrawal: Venus	-172,800	1,707,697,595
	Cash taken at Venus 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-3016-CB8E-0		
27 Jul	Payroll credit: Phobos Drydock	+5,691,942	1,713,389,537
	Less the staff canteen charge, Phobos Drydock's pay is collected through the Bank as a courtesy. The Bank does not run a canteen, and has asked Phobos Drydock to stop describing it as one in its letters. Ref. CIBT-3016-5BB3-8		
28 Jul	Slippage fee (Venus, 3 transfers)	-2,700	1,713,386,837
	The figure shown last month as 0.30 s was the sum of two clocks that had not yet agreed. They have now agreed, and the difference of 2,400 s is credited below, with the Bank's apologies to both. Ref. CIBT-3016-0C7D-0		
31 Jul	Interest at 3.60% APY	+5,386,588	1,718,773,425
	Interest is credited on the 31st of each month at 3.60% APY, the same rate as the month before and the month before that. Ref. CIBT-3016-7EB6-6		

Closing balance, month by month

Highest 1,857,626,836 s · lowest 1,468,334,194 s



August 3015 July 3016

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  3016-07`