CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 128, Pallas Ring 10

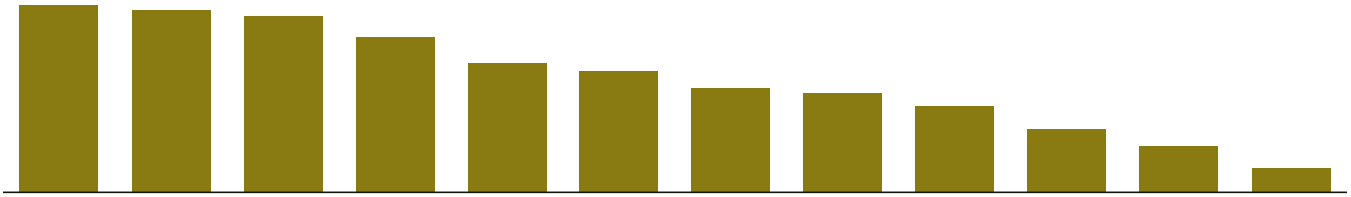
Account 8564-7630-1663
Period 1–31 March 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,338,060,566 s	**+9,706,123 s**	**-84,420,724 s**	**1,263,345,965 s**

Date	Description	Amount (s)	Balance (s)
02 Mar	Turbulence Cover	-21,658	1,338,038,908
	The premium is the same sum as last month, the month before, and the one filed in 3015. The policy has no views on change, and the Bank has none to offer it. Ref. CIBT-3017-284D-9		
03 Mar	Lyric Licensing Desk	-75,232	1,337,963,676
	The licence count on the last statement was 8; the correct count is 41. The register has been amended, and the fee adjusted to match. Ref. CIBT-3017-7E74-4		
15 Mar	Payroll credit: Phobos Drydock	+5,691,942	1,343,655,618
	Phobos Drydock closed its São Paulo Sector office in 3013 but went on paying you through it. The credits still come from there, and the Bank has been asked to keep that address on file as the remitter, which it has done. Ref. CIBT-3017-6072-0		
17 Mar	ATM withdrawal: São Paulo Sector	-172,800	1,343,482,818
	The machine at São Paulo Sector held 2 Standard days for 23 minutes while the relay on the far side of the ice confirmed that the local clock had been set back. It had not been, and the withdrawal is dated to the minute you asked for it. Ref. CIBT-3017-5D6B-4		
19 Mar	Transfer to own account: São Paulo Sector	-80,693,116	1,262,789,702
	A sundry was posted twice, once in days and once in seconds, because the São Paulo Sector desk sent its slip in both forms and the Bank read both. The duplicate has been removed. The desk has been asked to send one form, and has replied that the second is how it knows the first is its own. Ref. CIBT-3017-B348-8		
21 Mar	Temporal Health Plan	-42,753	1,262,746,949
	Phobos Drydock deducts the premium before pay is calculated, so the plan receives it a little after the month has closed. The Bank holds it in the meantime and pays the plan interest on it at the local rate. Ref. CIBT-3017-C640-4		
29 Mar	Transfer to joint account	-3,415,165	1,259,331,784
	The shares of the joint balance are rounded up to the next second, which the Bank does not charge for. Any odd second goes to whichever holder is named first on the mandate. Ref. CIBT-3017-9EA7-9		
31 Mar	Interest at 3.60% APY	+4,014,181	1,263,345,965
	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-3017-BD39-5		

Closing balance, month by month

Highest 1,830,639,198 s · lowest 1,263,345,965 s



April 3016 March 3017

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  3017-03`