CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 289, Pallas Ring 10

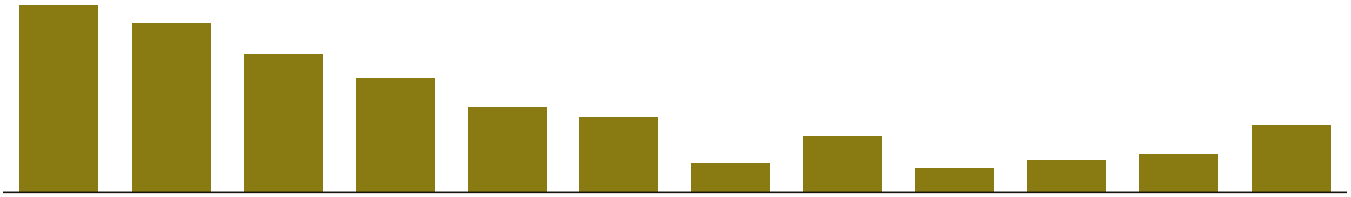
Account 8564-7630-1663
Period 1–31 October 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,143,176,110 s	**+77,730,504 s**	**-3,452,944 s**	**1,217,453,670 s**

Date	Description	Amount (s)	Balance (s)
06 Oct	Turbulence Cover	-8,117	1,143,167,993
	The surcharge is rounded down and the premium rounded up, a practice the underwriters call balance and the carrier calls the lakes. Ref. CIBT-3017-671B-7		
09 Oct	Slippage fee (Europa, 4 transfers)	-3,600	1,143,164,393
	Crossings to Mars are paid in Standard days by the Head Office and in sols by the Mars office. The fee shown here is the Head Office's share; the Mars office sends its own figure a month later, by the slower post. Ref. CIBT-3017-FFD9-8		
10 Oct	Payroll credit: Phobos Drydock	+5,691,942	1,148,856,335
	The employer's office sent the wrong month's pay a month early, with a request that the sum be held until the right one arrived. The Bank held it, and the right one has now been posted under its correct date. Ref. CIBT-3017-A4AC-2		
10 Oct	Deposit: Hall E	+68,609,034	1,217,465,369
	You write your deposit slip in pencil and the officers copy it out in ink, which has been the arrangement since 3015. The copy has never once differed from the original, and the officers have begun to find the pencil rather fine. Ref. CIBT-3017-A23E-8		
23 Oct	Transfer to joint account	-3,415,165	1,214,050,204
	The holders' names were printed in the wrong order on the joint statement for 3012. The order has been corrected to match the mandate, and the amounts are unchanged. Ref. CIBT-3017-B80A-8		
23 Oct	Temporal Health Plan	-26,062	1,214,024,142
	Correction: the reimbursement for 10 sessions on your last statement was filed under the previous quarter. The sessions took place in this one. The statement's heading was wrong, and it has been reprinted with the sessions where they belong. Ref. CIBT-3017-5EC9-9		
31 Oct	Interest at 3.60% APY	+3,429,528	1,217,453,670
	Asked whether the rate was the right rate, the Teller said that she had not chosen it, had not been consulted, and had been reading it out for years with no sign of its objecting. She then read it out. Ref. CIBT-3017-3780-3		

Closing balance, month by month

Highest 1,524,022,698 s · lowest 1,107,062,673 s



November 3016 — October 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  3017-10`