CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 357, Pallas Ring 10

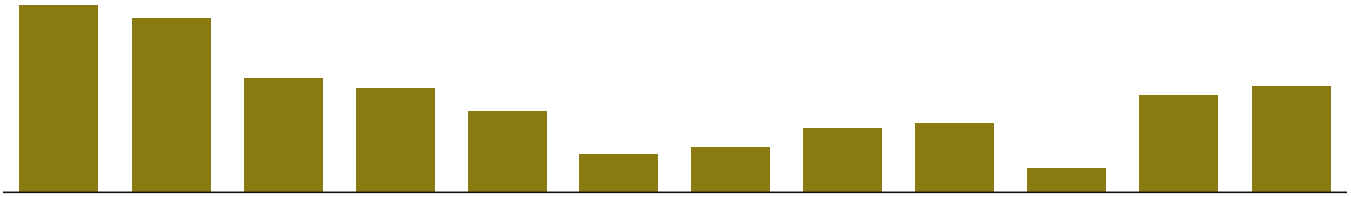
Account 8564-7630-1663
Period 1–31 October 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,194,671,216 s	+20,861,191 s	-3,608,475 s	2,211,923,932 s

Date	Description	Amount (s)	Balance (s)
06 Oct	ATM withdrawal: L4 Habitat	-172,800	2,194,498,416
	The machine offered your balance in both units, which it does without being asked. You declined the second, and it has noted your refusal in the same tone it uses for everything. Ref. CIBT-3025-6952-6		
17 Oct	Slippage fee (L4 Habitat, 4 transfers)	-1,200	2,194,497,216
	Slippage on the transfers Phobos Drydock makes to your 8564-7630-1663 is charged to Phobos Drydock and not to you, under a contract the two offices signed in 3023. The line shows the fee so that you can check the figure against theirs. Ref. CIBT-3025-41B4-1		
18 Oct	Payroll credit: Phobos Drydock	+5,691,942	2,200,189,158
	Phobos Drydock pays in watches on its own world and sends each credit on the employer's day, which runs 28 Standard days ahead of yours. The Bank files the credit under the day it arrived and leaves the difference to the employer's calendar. Ref. CIBT-3025-7132-7		
21 Oct	Temporal Health Plan	-19,310	2,200,169,848
	The claim was held 29 days because the physiotherapist's notes went to L4 Habitat 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-3025-282F-8		
26 Oct	Deposit: Hall E	+8,585,236	2,208,755,084
	No fee is charged on this deposit because it did not leave the building: the sum was moved from the Hall E vault to your account, a distance of four metres, and the officer has entered the move as a courtesy and a relocation. Ref. CIBT-3025-6115-7		
27 Oct	Transfer to joint account	-3,415,165	2,205,339,919
	Every quarter you send Faro Zelenko-Grisolm a card with the amount written in your hand, and every quarter Faro Zelenko-Grisolm sends back the same card with the amount crossed out and written again in theirs. The branch post has stopped asking which is the correct one. Ref. CIBT-3025-CC91-2		
31 Oct	Interest at 3.60% APY	+6,584,013	2,211,923,932
	The Teller has written on the back of the copy, which is held with a clip that holds only the first page, that the figure was worked from the wrong morning's balance. She regrets the error, and the correct balance is shown here, with the sum it produces. Ref. CIBT-3025-237E-7		

Closing balance, month by month

Highest 2,361,896,326 s · lowest 2,058,002,236 s



November 3024 October 3025

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  3025-10`