CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rafe Marchetti
Unit 107, Pallas Ring 10

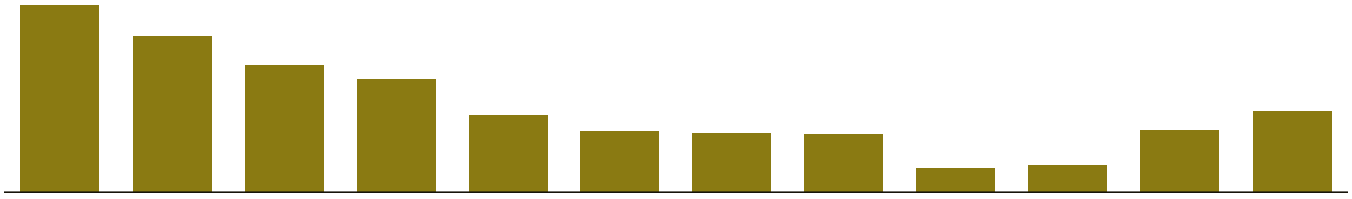
Account 8564-9636-1663
Period 1–31 July 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
307,333,621 s	**+19,923,895 s**	**-3,087,059 s**	**324,170,457 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Transfer to joint account	-2,739,059	304,594,562
	This line showed the joint account overdrawn by 2,739,059. It was overdrawn briefly, by one holder's transfer to the other, and both have agreed that the balance is now where it belongs. Ref. CIBT-3023-FFDB-4		
06 Jul	Slippage fee (The Belt, 4 transfers)	-2,400	304,592,162
	The 4 crossings were held 28 Standard days at the Belt relay while it waited for a second opinion on the time. The second opinion agreed, and the fee is charged for the crossings only, not for the waiting. Ref. CIBT-3023-6261-7		
12 Jul	ATM withdrawal: The Belt	-259,200	304,332,962
	The machine at The Belt is a good listener and an indifferent speaker, which is why nobody has ever had to repeat a withdrawal to it. Ref. CIBT-3023-2797-7		
26 Jul	Payroll credit: the Ceres Ring Assay Office	+4,565,099	308,898,061
	"Your employer is very punctual," the Teller says, "and very short of breath." The credit arrives in the right second and then stops, as if it has run all the way to the counter. Ref. CIBT-3023-AEF4-6		
30 Jul	ATM withdrawal: The Belt	-86,400	308,811,661
	The fee for this withdrawal has been returned. The machine was out of receipt paper that morning, and the Bank does not charge for a withdrawal it cannot vouch for on paper. Ref. CIBT-3023-C3BF-4		
30 Jul	Deposit: Hall E	+14,129,462	322,941,123
	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 Tuesday since 3018. Ref. CIBT-3023-7F36-0		
31 Jul	Interest at 4.80% APY	+1,229,334	324,170,457
	The Ceres Ring Assay Office put its bonus into this account in one lump, and the interest on the lump is shown as its own line, so the company's accountants can see what the money earned while it sat, unclaimed, in your name. Ref. CIBT-3023-B842-4		

Closing balance, month by month

Highest 420,314,431 s · lowest 272,893,933 s



August 3022 July 3023

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 9636-1663 3023-07