CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 146, Pallas Ring 10

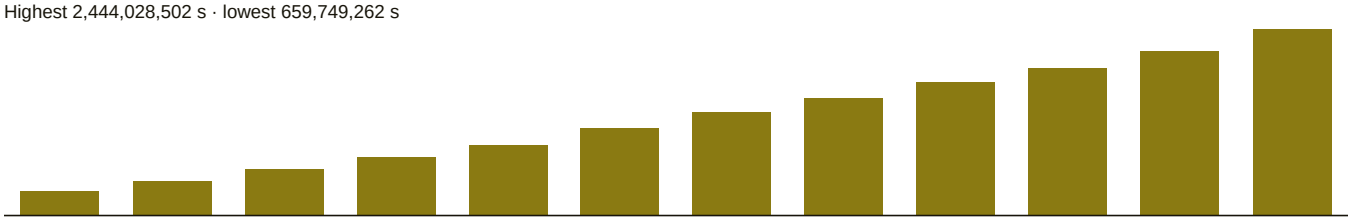
Account 8564-7630-1663
Period 1–31 January 2968
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,197,112,943 s	+250,372,281 s	-3,456,722 s	2,444,028,502 s

Date	Description	Amount (s)	Balance (s)
09 Jan	Deposit: Hall E	+238,089,001	2,435,201,944
	The envelope held 52 notes of an old denomination, which the counter converts at the posted rate and rounds to the whole cycle. The fraction of 0.972 is entered in the margin of the ledger, where fractions have been kept since 2966. Ref. CIBT-2968-EE25-8		
12 Jan	Transfer to joint account	-3,415,165	2,431,786,779
	The joint transfer waited 31 days because the posting day fell on the anniversary of the mandate, and the office does not post joint money on the day a mandate was signed. It went through the morning after, which was the first day it could. Ref. CIBT-2968-CEB9-6		
19 Jan	Temporal Health Plan	-40,657	2,431,746,122
	The deductible is rounded to the next whole cycle, which makes it 0.972 higher than the figure printed on the policy. The printed figure was rounded the other way when the policy was written, and the schedule leaves the two to cancel. Ref. CIBT-2968-2907-7		
24 Jan	Slippage fee (Callisto, 1 transfers)	-900	2,431,745,222
	The slippage for this period is 0.30 s per Standard day. The officer at the window reads the figure out in the tone of someone giving the forecast for a world where the weather never changes. Ref. CIBT-2968-09A4-9		
26 Jan	Payroll credit: Phobos Drydock	+5,691,942	2,437,437,164
	The 0.30 s transfer fee on your wages was set against the Bank's suspense account, which had been in error for 28 days. The wage itself is unchanged, and the fee has been struck from the statement. Ref. CIBT-2968-0DA7-3		
31 Jan	Interest at 3.60% APY	+6,591,338	2,444,028,502
	The interest for 3 days has been paid without the usual charge on a balance held at a branch other than your own. The charge was waived because the balance was never in any branch: it was in transit, and transit is not charged. Ref. CIBT-2968-63BD-6		

Closing balance, month by month

Highest 2,444,028,502 s · lowest 659,749,262 s



February 2967 January 2968

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 2968-01