CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 10, Pallas Ring 10

Account 8564-7630-1663
Period 1–31 August 2969
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

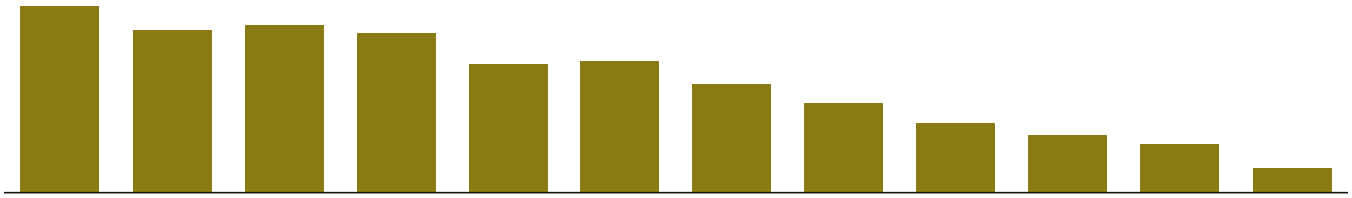
Opening balance	Credits	Debits	Closing balance
2,237,906,389 s	**+12,405,661 s**	**-142,044,829 s**	**2,108,267,221 s**

Date	Description	Amount (s)	Balance (s)
01 Aug	Payroll credit: Phobos Drydock	+5,691,942	2,243,598,331
	The Phobos Drydock credit arrived on the same day as the previous three. The Teller has suggested, unasked, that it would save everyone trouble if your pay came the day after the contract's anniversary. The suggestion has been noted. Ref. CIBT-2969-B884-8		
04 Aug	Slippage fee (Vancouver Sector, 8 transfers)	-2,400	2,243,595,931
	Each month you copy the fee under the signature, where nobody reads it. The copy has never once disagreed with the statement, which the officer has noted with what she describes as relief. Ref. CIBT-2969-65C1-1		
19 Aug	Transfer to joint account	-3,415,165	2,240,180,766
	The joint balance on the last statement was taken from the wrong month. Both holders had been checking the figure against the same line for a fortnight and had agreed with it each time. The correct balance is printed below, and the agreed line is struck through. Ref. CIBT-2969-F0FE-5		
19 Aug	Transfer to own account: Vancouver Sector	-138,316,069	2,101,864,697
	This sundry was posted 29 days late, because the form it depended on had been signed in ink of the wrong colour. The Bank's rule is that the ink must match the file, and the new form matches the old in every respect but the colour. Ref. CIBT-2969-5781-1		
20 Aug	Turbulence Cover	-16,667	2,101,848,030
	The Ganymede branch will not accept a Turbulence Cover claim until its own day has closed, so claims from the outer run are paid a full day after they are filed. The premium is charged on the same basis. Ref. CIBT-2969-A3B4-2		
21 Aug	ATM withdrawal: Vancouver Sector	-86,400	2,101,761,630
	Cash withdrawn at Hall E was counted, bundled and carried to the car park by a teller, who was then asked to carry it back. The Bank apologises for the second journey and has credited the walking as interest. Ref. CIBT-2969-74F0-3		
28 Aug	ATM withdrawal: Vancouver Sector	-172,800	2,101,588,830
	The Audit Committee sampled this line and asked for the machine's own timestamp to be set against the branch's. The two differ by 29 seconds, which is within the tolerance set for the concourse and is recorded as tolerated, not as explained. Ref. CIBT-2969-507B-0		
29 Aug	Temporal Health Plan	-35,328	2,101,553,502
	A note for the auditors: the reimbursement of 35,328 on the 29th was paid to the member and not to the provider, as the plan's form allows. The auditors sampled the file, confirmed the form, and asked that the sample be kept in the plan's own records. Ref. CIBT-2969-9EBE-9		
31 Aug	Interest at 3.60% APY	+6,713,719	2,108,267,221

Date	Description	Amount (s)	Balance (s)
	Interest on the balance is paid in arrears, which means the Bank pays you for a period you have already forgotten. You remember it on the 31st and come to the window to say so, and the Teller says the Bank had remembered it first. Ref. CIBT-2969-97BB-2		

Closing balance, month by month

Highest 2,982,811,116 s · lowest 2,108,267,221 s



September 2968 August 2969

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 2969-08