CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 37, Pallas Ring 10

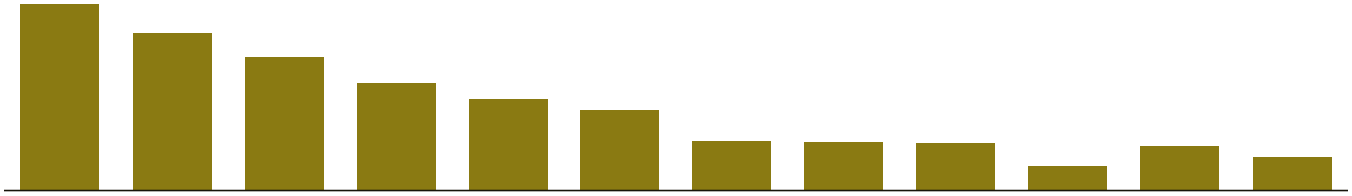
Account 8564-7630-1663
Period 1–31 January 2970
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,085,606,290 s	**+11,948,760 s**	**-56,376,169 s**	**2,041,178,881 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Transfer to joint account	-3,415,165	2,082,191,125
	For the joint mandate file: both signatures on the transfer to 8564-6956-4004 are in the same hand, though one holder was at Io on the day. Each holder has said the other signed it, and the file has been asked to leave the matter as it stands. Ref. CIBT-2970-1A64-0		
06 Jan	Transfer to own account: Io	-52,931,427	2,029,259,698
	No fee applies to a sundry paid in a coin the depositor found on the counter, since the coin was the Bank's to begin with and has been returned to the drawer it came from. Ref. CIBT-2970-C33F-9		
08 Jan	Payroll credit: Phobos Drydock	+5,691,942	2,034,951,640
	The overtime for the 8th came to 65 d 21:05:42. The firm rounds it to the nearest hour and the timesheet to the nearest quarter, and the quarter goes to the timesheet, which is the one document the firm has never argued with. Ref. CIBT-2970-A3C3-4		
14 Jan	Slippage fee (Io, 8 transfers)	-7,200	2,034,944,440
	The standing transfer to 8564-6956-4004 crosses 8 times a month at 0.30 s a crossing, so the fee comes to the same sum every month. The Bank has stopped sending the figure in advance, since it has never once changed. Ref. CIBT-2970-D580-5		
27 Jan	Temporal Health Plan	-22,377	2,034,922,063
	The reimbursement on your last statement was reckoned at a rate that was superseded at the start of the month. The rate in force on the day of treatment has been applied, and the difference of 22,377 is credited on this line. Ref. CIBT-2970-80EE-2		
31 Jan	Interest at 3.60% APY	+6,256,818	2,041,178,881
	The line marked as interest was in fact a refund of a slippage fee, and the statement has been amended to say so. The amount was correct; its description was not. Ref. CIBT-2970-7EBF-0		

Closing balance, month by month

Highest 2,685,241,973 s · lowest 2,000,836,271 s



February 2969 January 2970

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 2970-01