CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 60, Pallas Ring 10

Account 8564-7630-1663
Period 1–30 November 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

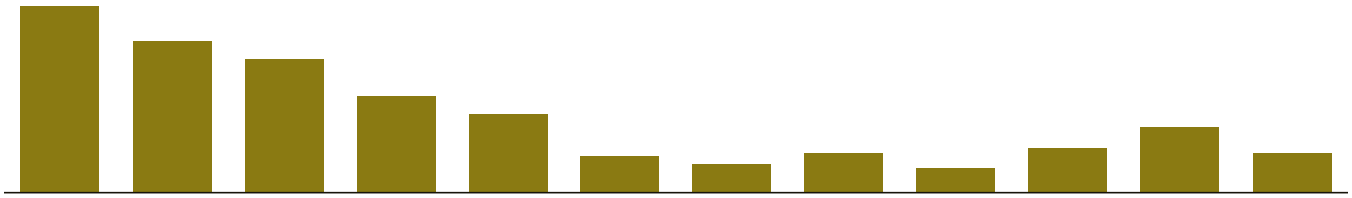
Opening balance	Credits	Debits	Closing balance
1,775,011,127 s	**+11,016,975 s**	**-86,063,402 s**	**1,699,964,700 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	ATM withdrawal: Titan	-172,800	1,774,838,327
	The auditors sampled this withdrawal from the machine's log. It was authorised, paid out and receipted in the right order, which the auditors note is more than they can say for the queue. Ref. CIBT-2972-B11D-4		
09 Nov	Temporal Health Plan	-34,834	1,774,803,493
	The clinic at Titan keeps its own day, so the consultation was dated by its sun. The plan paid it on the day the clinic's receipt reached our desk, which is the day we record. Ref. CIBT-2972-C1A8-9		
19 Nov	Transfer to own account: Titan	-82,245,051	1,692,558,442
	Your employer's coffee account, Phobos Drydock, was transferred to this statement by mistake and returned to the firm, which returned it to you. The sundry balance of 0.974 has been left where it fell, as the firm and the Bank have agreed neither of them needs to move it. Ref. CIBT-2972-6E91-1		
20 Nov	ATM withdrawal: Titan	-172,800	1,692,385,642
	You never draw the same denomination twice in a row from the Titan machine. The officers keep a short list of what you have drawn, and the list is complete, and it is the only list at the branch that anybody reads to the bottom. Ref. CIBT-2972-C135-2		
23 Nov	Turbulence Cover	-22,452	1,692,363,190
	Every quarter you pay a month of cover in advance without being asked, for the same route and in the same coins. The underwriter has begun to keep a place free for the extension, and asks whether you would like it written on the policy. Ref. CIBT-2972-8557-9		
25 Nov	Transfer to joint account	-3,415,165	1,688,948,025
	Phobos Drydock pays your share into the joint account on the 25th by one standing instruction and Faro Zelenko-Grisolm's share on the 25th by another. A clerk checks the two against each other for the pleasure of it, and has asked for a larger ledger. Ref. CIBT-2972-EB7E-1		
27 Nov	Payroll credit: Phobos Drydock	+5,691,942	1,694,639,967
	Standing salary instruction from Phobos Drydock, set up in 2970 and renewed each year on the anniversary of the contract. This year's renewal is filed with the statement. Ref. CIBT-2972-6A53-5		
27 Nov	Slippage fee (Titan, 1 transfers)	-300	1,694,639,667
	The Phobos Drydock office at Titan sends its transfers on the local day, so every crossing into Hall E carries a fee for the difference. The fee is 300 s this month, the same as last, and the office has accepted it in writing. Ref. CIBT-2972-17AF-1		
30 Nov	Interest at 3.60% APY	+5,325,033	1,699,964,700

Date	Description	Amount (s)	Balance (s)
	Interest for 30 days on this balance is worked to the second at 3.60% APY and then trimmed at the close of the Pallas Ring 10 day. Nothing was rounded in your favour or against you; the table did it, and the table has no opinion. Ref. CIBT-2972-FBB7-9		

Closing balance, month by month

Highest 2,128,202,866 s · lowest 1,656,344,014 s



December 2971 November 2972

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 2972-11