CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 375, Pallas Ring 10

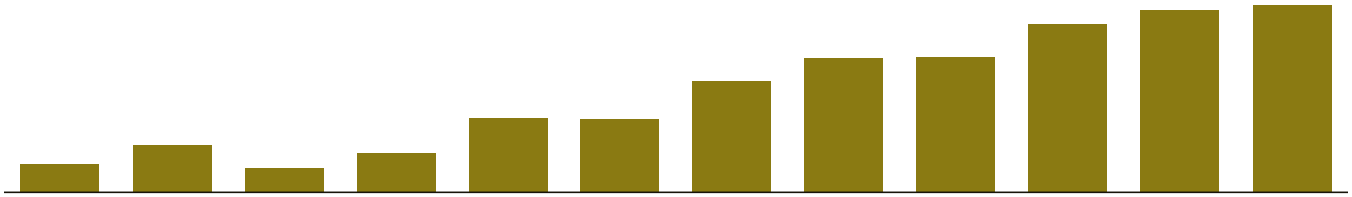
Account 8564-7630-1663
Period 1–31 August 2973
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,225,800,024 s	**+17,371,661 s**	**-3,715,908 s**	**2,239,455,777 s**

Date	Description	Amount (s)	Balance (s)
03 Aug	Temporal Health Plan	-38,843	2,225,761,181
	Your claim for 2 sessions was held 31 days during an audit of the plan's own clerks, who were found to be correct. The sessions have been paid in full, and the clerks have been congratulated in writing. Ref. CIBT-2973-B16E-1		
05 Aug	ATM withdrawal: Io	-172,800	2,225,588,381
	The wind moved the pole the machine stands on at Io, and the machine would not pay while it swayed. Your withdrawal was delayed 29 days until the wind dropped, and the cash was paid as it stopped. Ref. CIBT-2973-19C3-7		
11 Aug	Transfer to joint account	-3,415,165	2,222,173,216
	The joint line for the 11th gave the balance in cycles and the transfer in whole seconds. Both figures are now in seconds, which is how the holders asked for them, and the balance itself has not moved. Ref. CIBT-2973-BDD1-4		
19 Aug	ATM withdrawal: Io	-86,400	2,222,086,816
	You decline the receipt at Io each time, and the machine prints it regardless. The Bank posts a copy by the next post, which you have not opened and which the Bank has not stopped sending. Ref. CIBT-2973-7201-5		
24 Aug	Deposit: Hall E	+5,002,319	2,227,089,135
	Your deposit was counted to the whole second and was found to be 0.988 of a second more than the slip, a difference the Bank has never before found in your favour. The Teller has initialled the change and signed under it, which is the custom for a surplus. Ref. CIBT-2973-9D3D-7		
29 Aug	Payroll credit: Phobos Drydock	+5,691,942	2,232,781,077
	A deduction of 5,691,942 for a staff canteen that closed in 2969 is still taken from the wage on the 29th. The canteen's last manager writes each spring to say that the lunches are still in the books, and the firm has agreed that they are. Ref. CIBT-2973-2B0C-4		
30 Aug	Slippage fee (Io, 9 transfers)	-2,700	2,232,778,377
	The crossing to Io has cost 0.30 s every month since 2972. You have never disputed it, which the Bank regards as the most dependable thing about the account and mentions each month in case it changes. Ref. CIBT-2973-F1E6-5		
31 Aug	Interest at 3.60% APY	+6,677,400	2,239,455,777
	Interest on your pay sat in the account for 30 days at the Phobos Drydock rate, because Phobos Drydock pays its staff in arrears and the account was credited in advance. The arrears have since been paid. The interest earned in advance is yours, which is the one arrangement Phobos Drydock has never wished to explain. Ref. CIBT-2973-979B-8		

Closing balance, month by month

Highest 2,239,455,777 s · lowest 1,699,964,700 s



September 2972 August 2973

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  2973-08`