CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 96, Pallas Ring 10

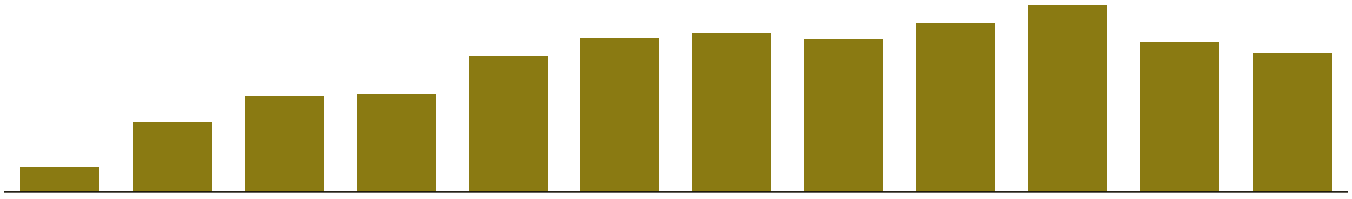
Account 8564-7630-1663
Period 1–31 January 2974
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,216,106,993 s	**+6,648,320 s**	**-39,746,302 s**	**2,183,009,011 s**

Date	Description	Amount (s)	Balance (s)
10 Jan	Transfer to own account: Callisto	-36,299,792	2,179,807,201
	The 36,299,792 shown on the 10th was copied from the second page of the deposit slip, which carries the same figure in a different hand. The first page was correct, and the line beneath it is the one that counts. Ref. CIBT-2974-D16A-0		
18 Jan	Transfer to joint account	-3,415,165	2,176,392,036
	The two holders have asked for their share of the interest to be computed in seconds and paid in turns, one month each. The officer has entered the rota against the interest alone, where it cannot be confused with the transfer. Ref. CIBT-2974-84DE-9		
24 Jan	Temporal Health Plan	-28,345	2,176,363,691
	You telephone the plan's claims line before filing a claim and ask the clerk to read the sum back to you. The plan records this as a precaution, and the clerk mentions it as a pleasure. Ref. CIBT-2974-1BF1-8		
30 Jan	Slippage fee (Callisto, 5 transfers)	-3,000	2,176,360,691
	The crossing back to Hall E carries no fee. The Bank has decided that a crossing made only to correct another is one crossing too many, and has struck it from the schedule for this period. Ref. CIBT-2974-508D-9		
31 Jan	Interest at 3.60% APY	+6,648,320	2,183,009,011
	The period's interest was paid a day after the rest of the statement, because the Clock Standards Board sat late on the 31st and its minutes had to be entered before the rate could be printed. The rate is the one the minutes approved, and the interest was paid in full. Ref. CIBT-2974-B706-7		

Closing balance, month by month

Highest 2,319,082,013 s · lowest 1,863,783,838 s



February 2973 January 2974

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 2974-01