CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 331, Pallas Ring 10

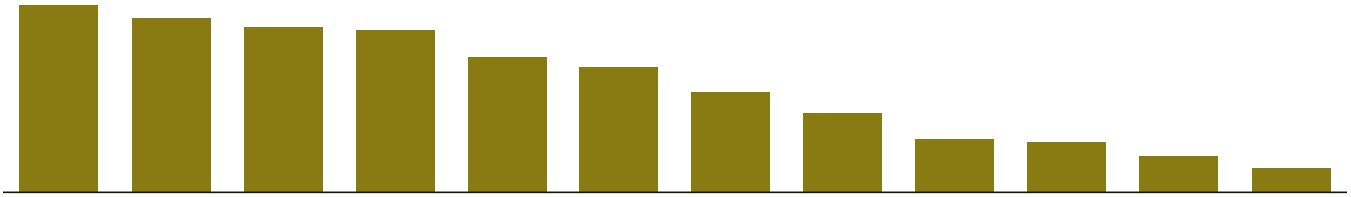
Account 8564-7630-1663
Period 1–31 January 2975
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,496,233,336 s	**+10,180,642 s**	**-59,409,659 s**	**1,447,004,319 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Transfer to own account: Io	-55,412,650	1,440,820,686
	You pay the sundry at the counter, then ask the teller to read the slip back to you in full. She reads it. You thank her. The officers have timed this at eleven seconds and have not billed for them. Ref. CIBT-2975-9D88-2		
04 Jan	Slippage fee (Io, 3 transfers)	-2,700	1,440,817,986
	Slippage is charged per whole Standard second, so the 2,700 s on this line is the crossings' total rounded up. The fraction left over, 0.969 s, is carried to the next statement and rounded there as well. Ref. CIBT-2975-A1E4-0		
05 Jan	Payroll credit: Phobos Drydock	+5,691,942	1,446,509,928
	Pay from Phobos Drydock is calculated to the nearest 53 minutes of the payroll office's own clock rather than to the second, so each credit runs a little ahead of the hours it covers. The office calls this pay in advance of the work; the Bank calls it a rounding rule with a view. Ref. CIBT-2975-06C2-4		
08 Jan	Turbulence Cover	-26,237	1,446,483,691
	The auditors have traced this claim through three ledgers and found it in each, under a different date. They have written the dates in the margin and the claim in the register, and have not decided which date to believe. Ref. CIBT-2975-2E91-0		
11 Jan	Temporal Health Plan	-34,507	1,446,449,184
	The officer who processed this claim notes that the physiotherapist's notes were legible, which the plan does not often receive, and that the handwriting was not the only thing about them that was unhurried. Ref. CIBT-2975-73FA-6		
13 Jan	ATM withdrawal: Io	-259,200	1,446,189,984
	The machine offered your balance in both units, which it does without being asked. You declined the second, and it has noted your refusal in the same tone it uses for everything. Ref. CIBT-2975-F267-4		
15 Jan	Transfer to joint account	-3,415,165	1,442,774,819
	Kesi Juvonen reads the joint figure in one voice and Faro Zelenko-Grisolm repeats it in another, and the two readings are entered side by side on the slip. The officer says the account keeps two registers and the Bank has only ever needed one. Ref. CIBT-2975-DBE0-6		
16 Jan	ATM withdrawal: Io	-259,200	1,442,515,619
	A withdrawal of 3 Standard days at Io appears in the machine's log in the custodian's hand and not the machine's. The custodian was asked why and said the machine had been busy. Ref. CIBT-2975-ED75-0		
31 Jan	Interest at 3.60% APY	+4,488,700	1,447,004,319
	The statement reached Hall E 29 Standard days after the interest it reports, because the interest was posted before the period it belonged to was closed, and the clerks had to agree which came first. They agreed it was the interest. Ref. CIBT-2975-1165-0		

Closing balance, month by month

Highest 2,126,634,805 s · lowest 1,447,004,319 s



February 2974 January 2975

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  2975-01`