CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 380, Pallas Ring 10

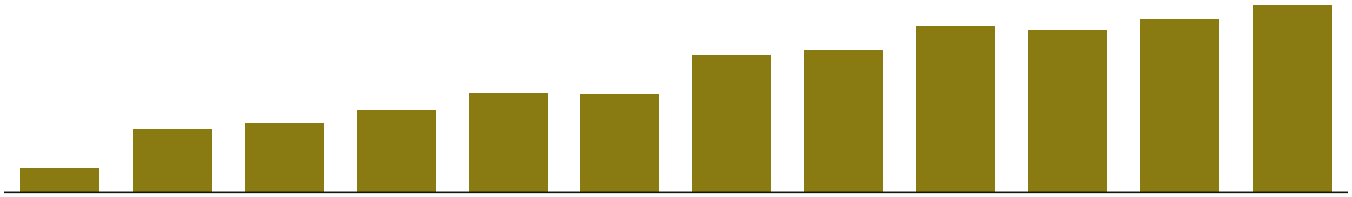
Account 8564-7630-1663
Period 1–31 May 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,942,510,642 s	+58,991,989 s	-3,800,459 s	1,997,702,172 s

Date	Description	Amount (s)	Balance (s)
06 May	ATM withdrawal: Svalbard	-172,800	1,942,337,842
	No fee on this withdrawal, which took the whole of the balance you had asked to keep aside for the month. The Bank regards a clean withdrawal as its own reward and charges nothing for it. Ref. CIBT-2976-5CC1-2		
06 May	Transfer to joint account	-3,415,165	1,938,922,677
	Funds for the joint account arrived at Svalbard a day early, because the local office sends its share on the eve of the due date. Nothing is charged for the day; it is the relay's way of being prompt. Ref. CIBT-2976-904E-2		
17 May	Temporal Health Plan	-34,294	1,938,888,383
	A consultation in 2974 was paid under your membership number by a provider no longer on the register, and the plan's file records no name for it. The reimbursement has been paid to your account, and the file is closed. Ref. CIBT-2976-7683-2		
19 May	Payroll credit: Phobos Drydock	+5,691,942	1,944,580,325
	A payroll credit of 5,691,942 arrived at a weekend when the Bank was not open, and was kept in the night safe until the next working day. The night safe was asked afterwards how it had slept, and did not say. Ref. CIBT-2976-7AC9-0		
22 May	Deposit: Hall E	+47,472,516	1,992,052,841
	Notes are rounded down at the window and coins rounded up, a practice adopted in 2971 to keep the drawer level. This deposit was mostly notes, and the rounding came to 0.949 against you. Ref. CIBT-2976-1AE1-8		
26 May	ATM withdrawal: Svalbard	-172,800	1,991,880,041
	Bram Eskeland asked how long the balance had been wrong. The answer was that it had never been wrong, only held on the wrong line, and that the line is now corrected. Ref. CIBT-2976-B4C0-9		
29 May	Slippage fee (Svalbard, 9 transfers)	-5,400	1,991,874,641
	For the auditors: the 9 crossings this month are reconciled to the relay's own log and to ours. The two logs agree on every crossing but one, and the auditors have asked that the one be left as it is. Ref. CIBT-2976-9097-3		
31 May	Interest at 3.60% APY	+5,827,531	1,997,702,172
	Interest earned at the Moon office is paid across at the Moon's rate, and the lunar fortnight is counted as two periods rather than one. The statement has grown a second line to show the arithmetic, and the depositor has stopped asking why. Ref. CIBT-2976-B71C-3		

Closing balance, month by month

Highest 1,997,702,172 s · lowest 1,333,204,404 s



June 2975 May 2976

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 2976-05