CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 213, Pallas Ring 10

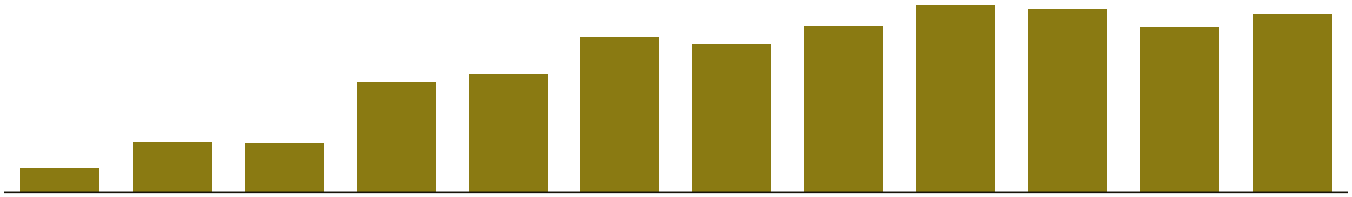
Account 8564-7630-1663
Period 1–31 August 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,941,620,173 s	**+36,096,164 s**	**-3,696,931 s**	**1,974,019,406 s**

Date	Description	Amount (s)	Balance (s)
08 Aug	Payroll credit: Phobos Drydock	+5,691,942	1,947,312,115
	The credit from Phobos Drydock was held a day at Callisto, which observes a festival on the 8th that the Bank does not. The money arrived the next morning and carries that morning's date, which is correct. Ref. CIBT-2976-1097-5		
09 Aug	ATM withdrawal: Callisto	-172,800	1,947,139,315
	The 2 Standard days you drew at Callisto is an advance against Phobos Drydock's pay, approved in writing by its payroll office and to be recovered from the next credit. Ref. CIBT-2976-C929-7		
10 Aug	Temporal Health Plan	-19,866	1,947,119,449
	Auditors' query: the 3 reimbursements on this line match the clinic's appointment book, which records each session by the hour it began. The hours agree, and the auditors have asked the clinic to keep its book in ink. Ref. CIBT-2976-9DD2-9		
14 Aug	Slippage fee (Callisto, 9 transfers)	-2,700	1,947,116,749
	The fee was shown in cycles on a line otherwise kept in seconds. The conversion is 0.30 seconds. The relay's cycles stay at the relay, and the statement has been re-run to show seconds alone. Ref. CIBT-2976-A724-8		
19 Aug	Deposit: Hall E	+24,579,362	1,971,696,111
	The envelope's total was 0.948 short of the slip. The difference is not a missing sum. It is a rounding the depositor made on the slip itself, to the nearest hour, and then forgot to make on the envelope. The envelope has been corrected to match the slip. Ref. CIBT-2976-0A39-7		
24 Aug	ATM withdrawal: Callisto	-86,400	1,971,609,711
	Withdrawals at Callisto are usually made by a depositor in a long grey coat who counts the cycles twice before leaving. This month the depositor was you, and the teller on the concourse has asked us to say that nobody minded. Ref. CIBT-2976-F018-9		
30 Aug	Transfer to joint account	-3,415,165	1,968,194,546
	Faro Zelenko-Grisolm tops the joint account up by a few seconds from a pocket each quarter, and you take them out again the next morning, so that neither of you is ever the only one to have paid in. Ref. CIBT-2976-3F15-9		
31 Aug	Interest at 3.60% APY	+5,824,860	1,974,019,406
	You have never once drawn out your interest. It goes into the balance each month and stays there, and each month the statement presents it as news, which the officers consider a courtesy to both parties. Ref. CIBT-2976-AC91-4		

Closing balance, month by month

Highest 1,997,702,172 s · lowest 1,570,306,728 s



September 2975 August 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  2976-08`