CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 49, Pallas Ring 10

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

Opening balance	Credits	Debits	Closing balance
1,907,444,412 s	+19,087,096 s	-3,452,173 s	1,923,079,335 s

Date	Description	Amount (s)	Balance (s)
02 Oct	Temporal Health Plan	-32,508	1,907,411,904
	Sessions at Phobos are billed by the hour of the local day. Each one's length is shown in that hour, converted to ours and rounded down in your favour. Ref. CIBT-2976-E16B-4		
12 Oct	Payroll credit: Phobos Drydock	+5,691,942	1,913,103,846
	The payroll office has written to ask whether the Bank can confirm your wage without first confirming your name. The Teller has confirmed both. She says the first was harder. Ref. CIBT-2976-BD63-5		
15 Oct	Slippage fee (Phobos, 5 transfers)	-4,500	1,913,099,346
	The Phobos branch reckons the slippage on its own crossings and passes the charge to us at the day's close. The rate is 0.30 s per Standard day, as on every world, and the local office asks to be thanked for working the sums without a calculator. Ref. CIBT-2976-818F-7		
15 Oct	Transfer to joint account	-3,415,165	1,909,684,181
	Every 15th the account sends 3,415,165 to 8564-6956-4004, and every 15th one of the holders writes to the branch to confirm that it has gone. The branch has never once been unable to confirm it, and says so each time. Ref. CIBT-2976-C5C0-1		
30 Oct	Deposit: Hall E	+7,672,821	1,917,357,002
	The holder handed the coins over still in a glove, and the counter counted them with the glove on, out of respect. Ref. CIBT-2976-7B82-3		
31 Oct	Interest at 3.60% APY	+5,722,333	1,923,079,335
	Your interest is paid in proportion to your balance, every month, to within a fraction of a second. You have never asked us to change this, and the Bank takes that silence as a form of trust. Ref. CIBT-2976-6B86-6		

Closing balance, month by month

Highest 1,997,702,172 s · lowest 1,634,881,954 s



November 2975 October 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 2976-10