CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 400, Pallas Ring 10

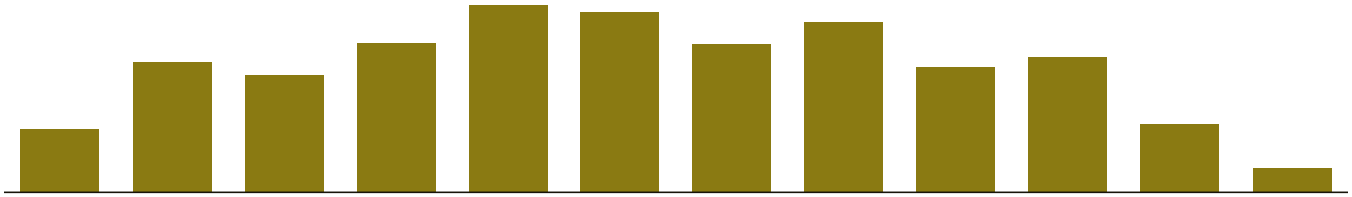
Account 8564-7630-1663
Period 1–31 December 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,824,170,441 s	**+11,164,453 s**	**-74,996,422 s**	**1,760,338,472 s**

Date	Description	Amount (s)	Balance (s)
04 Dec	Payroll credit: Phobos Drydock	+5,691,942	1,829,862,383
	The Phobos Drydock credit is paid on the 4th working day of every four-week period, a cycle the firm set in 2975 and has not thought about since. The Bank has kept to the cycle, and the cycle has kept to the firm. Ref. CIBT-2976-EFBD-9		
04 Dec	Turbulence Cover	-24,743	1,829,837,640
	The claim shown as paid on the 4th was paid the following week. The statement has been corrected to the later date; the amount is unchanged. Ref. CIBT-2976-8DC8-3		
06 Dec	ATM withdrawal: Luna	-172,800	1,829,664,840
	You take the withdrawal in the smallest unit the machine offers and then, at the glass, count it again against the receipt. The custodian has agreed the total every time, and has begun to ask only whether you have had a good day. Ref. CIBT-2976-65F9-0		
06 Dec	Slippage fee (Luna, 7 transfers)	-4,200	1,829,660,640
	The fee is shown to the nearest second. The unrounded figure is kept in the Bank's books, has not been requested by you, and has never been requested by anybody who was asked whether they wanted it. Ref. CIBT-2976-A6F8-1		
08 Dec	ATM withdrawal: Luna	-86,400	1,829,574,240
	The Teller says it is only money you were already paid, and that it looks happier for being collected. Ref. CIBT-2976-9215-5		
08 Dec	Transfer to joint account	-3,415,165	1,826,159,075
	The Callisto branch keeps the joint account's second copy in a locker under the ice, where the mandate is read by lamplight once a year. Neither holder has to travel to read it, and both have said that they would. Ref. CIBT-2976-CDDA-4		
23 Dec	Temporal Health Plan	-17,623	1,826,141,452
	The administration charge of 0.30 on this claim was worked out from the rate card for the day of treatment, not the day of billing. The rate card is on file and the charge agrees with it, which the plan records as the card's finest hour. Ref. CIBT-2976-44E5-2		
27 Dec	Transfer to own account: Luna	-71,275,491	1,754,865,961
	Postage on a letter from the Luna branch, weighed in days and sent by relay. It is the only postage the Bank charges by weight, and it is charged at the rate the relay quotes. Ref. CIBT-2976-4754-8		
31 Dec	Interest at 3.60% APY	+5,472,511	1,760,338,472
	Interest was held back 29 days because the account was moved from Hall E to a branch on a different clock. The move was completed on the 31st, and the held interest was paid at once, in full and in arrears. Ref. CIBT-2976-E2B6-5		

Closing balance, month by month

Highest 1,997,702,172 s · lowest 1,760,338,472 s



January 2976 — December 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  2976-12`