CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 318, Pallas Ring 10

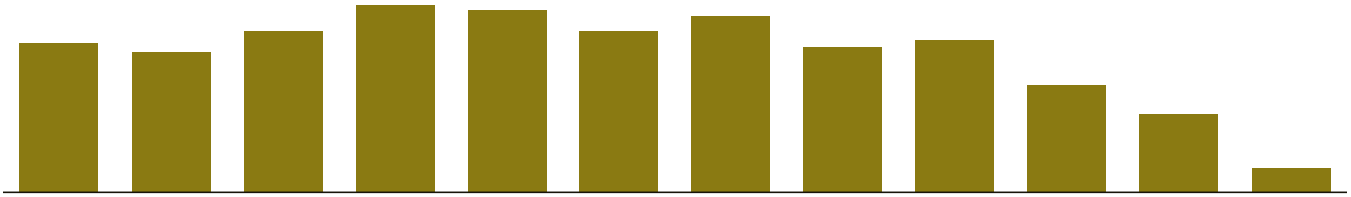
Account 8564-7630-1663
Period 1–31 January 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,760,338,472 s	**+10,972,957 s**	**-128,009,846 s**	**1,643,301,583 s**

Date	Description	Amount (s)	Balance (s)
14 Jan	Transfer to joint account	-3,415,165	1,756,923,307
	Each month on the 14th the joint account sends 3,415,165 to 8564-6956-4004, and the payment is entered as a transfer. The holders have been asked which they prefer, and have said they would rather keep it as it is. Ref. CIBT-2977-4BA6-4		
15 Jan	Payroll credit: Phobos Drydock	+5,691,942	1,762,615,249
	Paid from a station on the Oakland Sector ring, where the pay office works a shift ahead of the Bank's own day. The credit reached Hall E a shift early and was held for you in the night safe until the day it belonged to. Ref. CIBT-2977-ACDC-4		
17 Jan	Transfer to own account: Oakland Sector	-124,362,516	1,638,252,733
	Your statement called this a service charge. It was a service that had been charged, which is a different thing in the ledger and the same sum in your pocket. The description has been amended. The figure, 0.30 s, stands. Ref. CIBT-2977-4980-0		
26 Jan	ATM withdrawal: Oakland Sector	-172,800	1,638,079,933
	The Teller would like it recorded that the cash was never in doubt, only in transit, and that transit is the Bank's business and not the cash's. Ref. CIBT-2977-6C49-7		
26 Jan	Slippage fee (Oakland Sector, 7 transfers)	-2,100	1,638,077,833
	The schedule works each crossing to four places and drops the fourth, because the posting machine at Hall E has only three columns for seconds. This month the dropped place came to 0.982, which will be dropped again next month, and the Bank expects the account to be exactly right by the year 3031. Ref. CIBT-2977-CAD7-2		
26 Jan	Turbulence Cover	-20,247	1,638,057,586
	Oakland Sector keeps its own weather record for the cover, kept in a ledger that is read aloud each morning so that travellers can hear what they are insured against. The reading for the day of your crossing was "mild". Ref. CIBT-2977-3372-4		
30 Jan	Temporal Health Plan	-37,018	1,638,020,568
	A consultation conducted by letter from Oakland Sector, the provider being unable to attend in person, was answered 28 days after it was asked, by which time the patient had improved. The plan has paid for the reply and asked that the improvement be kept on file. Ref. CIBT-2977-BF0F-1		
31 Jan	Interest at 3.60% APY	+5,281,015	1,643,301,583
	Interest on this account is credited on the 31st of each month in the same form: the rate first, then the sum, then the balance it was earned on. The form has not changed since 2974, and the Bank has been careful not to suggest that it should. Ref. CIBT-2977-8598-9		

Closing balance, month by month

Highest 1,997,702,172 s · lowest 1,643,301,583 s



February 2976 January 2977

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 2977-01