CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 92, Pallas Ring 10

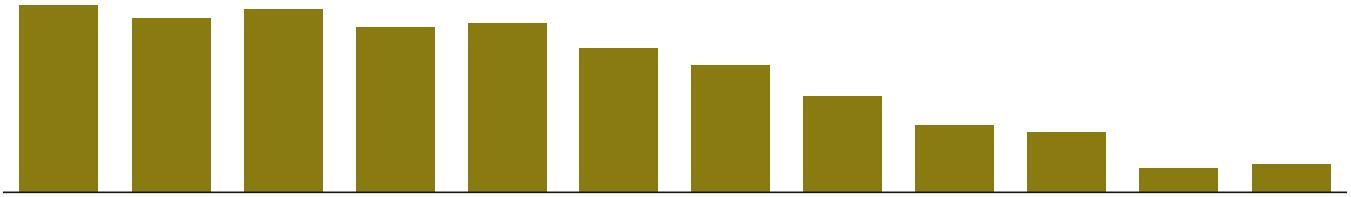
Account 8564-7630-1663
Period 1–31 May 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,366,419,137 s	**+17,771,398 s**	**-3,728,228 s**	**1,380,462,307 s**

Date	Description	Amount (s)	Balance (s)
07 May	ATM withdrawal: Lagos Sector	-259,200	1,366,159,937
	The machine at Lagos Sector is the one Phobos Drydock uses to pay its staff, so four of your withdrawals fall on the same afternoon. The officer has marked them as one trip, and the sums have been kept separate. Ref. CIBT-2977-E4FF-8		
09 May	Deposit: Hall E	+7,980,199	1,374,140,136
	You deposit on the first Tuesday after a sum falls due, and you always leave one day in the account so that the slip is never empty. The Bank has come to regard that day as yours and has not asked you to take it out. Ref. CIBT-2977-5E43-2		
16 May	Transfer to joint account	-3,415,165	1,370,724,971
	Slippage on the joint transfer is nil this month. Both holders were at the counter when it was sent, which the Bank records as a crossing of no distance. Ref. CIBT-2977-9A4E-0		
20 May	Slippage fee (Lagos Sector, 6 transfers)	-3,600	1,370,721,371
	Auditors: the 6 crossings on this line match the relay's log to the second, and the relay's log matches its own clock. Nothing further needs checking on this line. Ref. CIBT-2977-CE80-7		
21 May	Temporal Health Plan	-32,216	1,370,689,155
	Pharmacy supply from Lagos Sector, shipped on a day schedule and received here 31 days later, on ours. The plan treats the supply as delivered on the day it left, since the medicine did not notice the difference. Ref. CIBT-2977-3A67-2		
23 May	Payroll credit: Phobos Drydock	+5,691,942	1,376,381,097
	Phobos Drydock asks the Bank to note that the wage on this statement is the sum due, not the sum promised. The two were discussed and found to differ. The difference is 5,691,942 and is payable in the next period, if the discussion has ended by then. Ref. CIBT-2977-5BD8-0		
29 May	Turbulence Cover	-18,047	1,376,363,050
	The Turbulence policy's premium is drawn on the 29th of each month since 2974, for a journey made every month in the same cabin at the same hour. The premium has not changed, and neither has the delay. Ref. CIBT-2977-0BD9-6		
31 May	Interest at 3.60% APY	+4,099,257	1,380,462,307
	A balance not used for 60 months earned interest at 3.60% APY. No fee was charged for keeping it idle, which the Bank does not usually waive. Ref. CIBT-2977-63C6-3		

Closing balance, month by month

Highest 1,988,720,372 s · lowest 1,366,419,137 s



June 2976 May 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 2977-05