CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 209, Pallas Ring 10

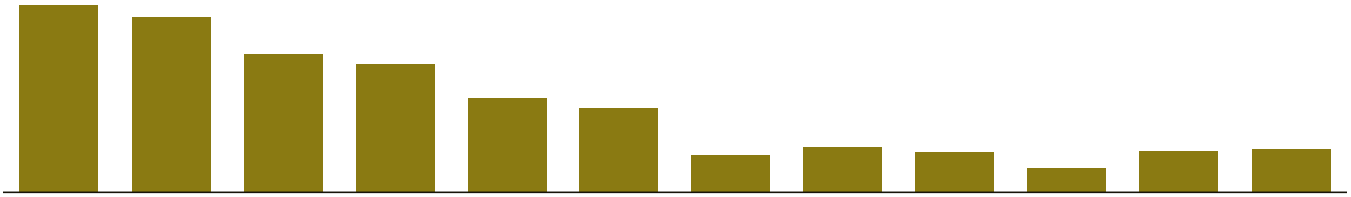
Account 8564-7630-1663
Period 1–31 August 2980
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,042,894,410 s	**+8,820,625 s**	**-4,594,164 s**	**1,047,120,871 s**

Date	Description	Amount (s)	Balance (s)
09 Aug	Payroll credit: Phobos Drydock	+5,691,942	1,048,586,352
	The wage reached the account before the crew had come up, the firm having paid its crews on the surface as a courtesy to the day. The crew came back down that afternoon and asked whether the sum could be left where it was, and the Bank said that it could. Ref. CIBT-2980-208F-5		
12 Aug	Slippage fee (L4 Habitat, 3 transfers)	-1,800	1,048,584,552
	Phobos Drydock's payroll office worked out your share of the slippage to the second and sent its workings to the Bank. The Bank compared them with its own and found the firm one second more generous. It has accepted the firm's figure, since it is the first generous one the Bank has been sent this year. Ref. CIBT-2980-6717-4		
12 Aug	Transfer to joint account	-3,415,165	1,045,169,387
	The credit reached 8564-6956-4004 28 days after it was sent, because the L4 Habitat relay was reconciling its clock against ours. The credit is dated the day it left, and the interest for the wait has been paid to the account. Ref. CIBT-2980-E4F6-6		
16 Aug	Temporal Health Plan	-35,297	1,045,134,090
	Your annual vaccination is raised under a standing claim set up in 2978, on the day the nurse is booked to arrive. The plan has never been told that day in advance, and has never needed to be. Ref. CIBT-2980-C3C6-0		
17 Aug	Turbulence Cover	-25,830	1,045,108,260
	Audit found the premium for 8564-7630-1663 calculated on the carrier's route, not the policy's. Both routes run to the same lake; the policy's was the longer, and has been used. Ref. CIBT-2980-C198-0		
23 Aug	Transfer to own account: L4 Habitat	-1,116,072	1,043,992,188
	Postage on a letter from the L4 Habitat branch, weighed in watches 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-2980-6D56-0		
31 Aug	Interest at 3.60% APY	+3,128,683	1,047,120,871
	Interest on the Phobos Drydock staff savings scheme, credited on the 31st of the month. The scheme's office asked that the figure be rounded down rather than up, and it has been rounded down, to the scheme's advantage and not yours. Ref. CIBT-2980-976F-7		

Closing balance, month by month

Highest 1,514,752,614 s · lowest 986,642,879 s



September 2979 August 2980

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  2980-08`