CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 387, Pallas Ring 10

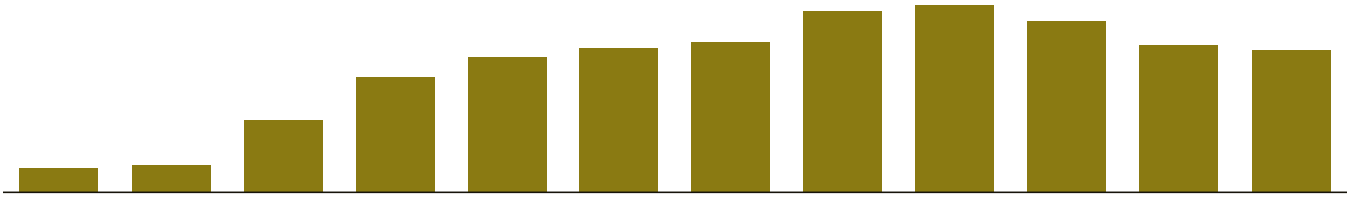
Account 8564-7630-1663
Period 1–31 January 2982
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,734,249,746 s	**+10,894,691 s**	**-26,971,317 s**	**1,718,173,120 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Payroll credit: Phobos Drydock	+5,691,942	1,739,941,688
	The credit from Phobos Drydock was entered under the name of the wage clerk who keyed it, not the employee who earned it. The clerk has been corrected and has asked that the wrong name stay on the file, as a reminder. Ref. CIBT-2982-5894-1		
09 Jan	Transfer to own account: Phobos	-23,182,213	1,716,759,475
	For the auditors: this sundry was keyed twice on the 9th, by two officers who each believed they were the only one keying it. One entry stands. The other is struck through and initialled, and both sets of initials are correct. Ref. CIBT-2982-B584-0		
12 Jan	Transfer to joint account	-3,415,165	1,713,344,310
	Phobos keeps joint accounts in its own day, so the second holder's half is posted there a full sol before it is seen here. Both halves agree in the end, which the local office describes as a matter of faith. Ref. CIBT-2982-117C-3		
17 Jan	Temporal Health Plan	-23,839	1,713,320,471
	Your reimbursement for 2 sessions at Phobos was held for 29 days, because the provider's confirmation had to be signed by a second clinician, who was at a conference for most of that week. Ref. CIBT-2982-8434-4		
28 Jan	Slippage fee (Phobos, 5 transfers)	-4,500	1,713,315,971
	"We round in your favour when the second is even and in the Bank's when it is odd," the Teller says. "This month was even." Ref. CIBT-2982-86C9-7		
29 Jan	ATM withdrawal: Phobos	-172,800	1,713,143,171
	The machine at Phobos sits under the dome, and its cash comes out of a slot kept warm by the lamps overhead. The sum was dispensed in sols and posted here in seconds, just as the local office had promised. Ref. CIBT-2982-CC70-0		
30 Jan	ATM withdrawal: Phobos	-172,800	1,712,970,371
	The withdrawal at Phobos was held 29 days while the machine was brought onto the Mars day, which takes a machine less than a week. The cash was paid in full on the morning it was ready. Ref. CIBT-2982-4EA2-9		
31 Jan	Interest at 3.60% APY	+5,202,749	1,718,173,120
	The month's interest is shown as one line by mistake. It was earned in two parts, one at the old rate and one at the new, and the statement now shows both lines and their dates. Ref. CIBT-2982-3764-5		

Closing balance, month by month

Highest 1,846,916,150 s · lowest 1,380,112,657 s



February 2981 January 2982

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  2982-01`