CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 58, Pallas Ring 10

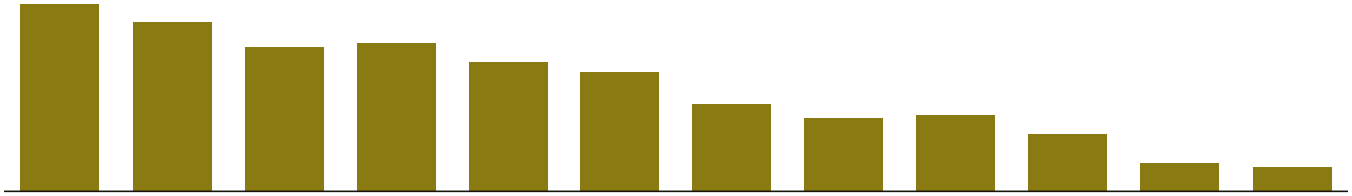
Account 8564-7630-1663
Period 1–31 July 2985
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,363,079,275 s	**+9,781,179 s**	**-26,153,853 s**	**1,346,706,601 s**

Date	Description	Amount (s)	Balance (s)
12 Jul	Transfer to own account: Tallinn Sector	-22,541,191	1,340,538,084
	Sundries that cross from one world's day to another are rounded to the whole day, and this one crossed twice on the same afternoon. The rounding went up on the way out and down on the way back, and the two cancel to within 0.965. Ref. CIBT-2985-E806-3		
13 Jul	Transfer to joint account	-3,415,165	1,337,122,919
	Phobos Drydock paid its bonus into the joint account in days, and the holders have agreed between them to have it converted at the counter, where neither has to explain the sum to the other. Ref. CIBT-2985-4898-7		
15 Jul	Payroll credit: Phobos Drydock	+5,691,942	1,342,814,861
	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-2985-D450-7		
25 Jul	ATM withdrawal: Tallinn Sector	-172,800	1,342,642,061
	The audit trail for the machine at Tallinn Sector shows 0.985 day dispensed and the rest printed as a receipt. The machine rounds down to the denomination it holds, and the trail records both figures. Ref. CIBT-2985-CA27-3		
25 Jul	Temporal Health Plan	-24,697	1,342,617,364
	Physiotherapy on Tallinn Sector, where a body weighs less, is billed at the lighter rate, and the plan asked the clinic to confirm in writing that the rate is not a discount. The clinic replied that it is a rate, which the plan accepts as the exact word. Ref. CIBT-2985-136A-5		
31 Jul	Interest at 3.60% APY	+4,089,237	1,346,706,601
	Phobos Drydock pays your salary into this account on the last working day of the month, and interest on the sum runs from the moment it arrives. The firm's payroll office considers this a little unfair to its own budget, and has said so in a memo it did not send. Ref. CIBT-2985-F2A3-2		

Closing balance, month by month

Highest 1,983,454,093 s · lowest 1,346,706,601 s



August 2984 July 2985

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 2985-07