CORPORATE INSTITUTIONAL
# BANK OF TIME

**STATEMENT OF ACCOUNT**
Standard Time Deposit

**Mara Marchetti**
Unit 400, Pallas Ring 10

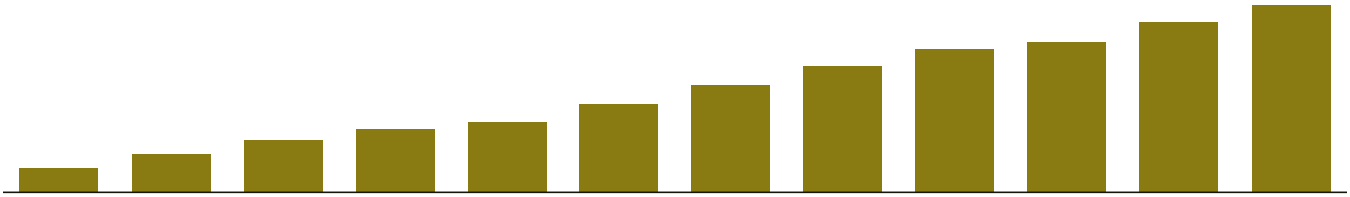
Account 8564-7630-1663
Period 1–31 August 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **1,835,503,885 s** | **+66,516,915 s** | **-3,478,281 s** | **1,898,542,519 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 01 Aug | Turbulence Cover | -17,815 | 1,835,486,070 |
| | The premium is taken on the first crossing of each month, whichever day that is. In a month with no crossings nothing is taken, the policy is considered to have been in force, and the Bank sends a polite line to say so. Ref. CIBT-2986-C55B-6 | | |
| 09 Aug | Slippage fee (Titan, 3 transfers) | -2,700 | 1,835,483,370 |
| | Each transfer's fee is taken to a whole second, down when the transfer is under a hundred seconds and up when it is over. The threshold was set in 2981, and has been applied since, the officers say, with one exception, which is recorded. Ref. CIBT-2986-DFB9-8 | | |
| 12 Aug | Temporal Health Plan | -42,601 | 1,835,440,769 |
| | A reimbursement landed on the wrong dentist's books, because a physiotherapist on Titan shares a surname with him. The two have been separated, the dentist has been paid nothing, and he has not yet complained, which the plan takes as a sign he has not noticed. Ref. CIBT-2986-A5C3-3 | | |
| 23 Aug | Payroll credit: Phobos Drydock | +5,691,942 | 1,841,132,711 |
| | Phobos Drydock runs a staff loan for its clerks, repaid from pay on the 23rd. The loan was cleared in 2985, and the firm wrote to say so in the same envelope as the salary, which the Bank regards as a kindness of a rare sort. Ref. CIBT-2986-41AD-1 | | |
| 24 Aug | Transfer to joint account | -3,415,165 | 1,837,717,546 |
| | Asked how long the joint account had been open, the officer went to the register and came back with two figures: the years since the mandate, and the years since the holders first met. The Bank has kept both on the file, under separate headings. Ref. CIBT-2986-946A-5 | | |
| 25 Aug | Deposit: Hall E | +55,318,462 | 1,893,036,008 |
| | Coin deposits are counted in lots of 31 seconds, and any part of a lot under one second goes to the Bank's rounding line. This deposit had no such part, so the rounding line is unchanged for it. Ref. CIBT-2986-6756-3 | | |
| 31 Aug | Interest at 3.60% APY | +5,506,511 | 1,898,542,519 |
| | The fee for the monthly balance statement has been waived. The statement was printed on the back of last month's sheet, and the Bank does not charge twice for the same paper. Ref. CIBT-2986-CF95-4 | | |

### Closing balance, month by month

Highest 1,898,542,519 s · lowest 1,278,460,884 s



September 2985 August 2986

*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  2986-08`