CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 198, Pallas Ring 10

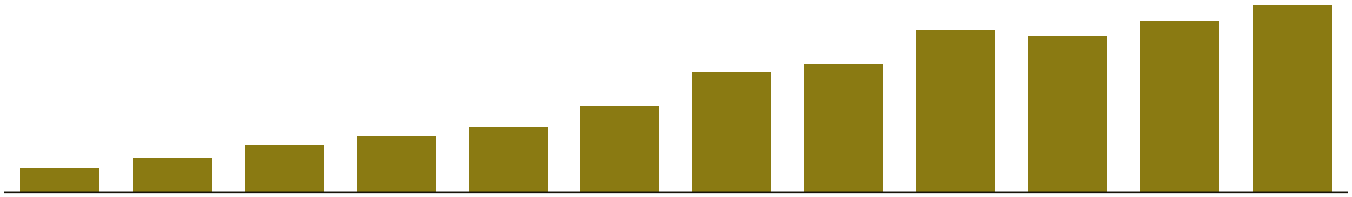
Account 8564-7630-1663
Period 1–31 July 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,432,728,189 s	**+75,035,111 s**	**-3,804,631 s**	**2,503,958,669 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	Payroll credit: Phobos Drydock	+5,691,942	2,438,420,131
	You ask for your Phobos Drydock credit to be read aloud at the window. The officer reads the figure twice, the second time more slowly, as you have asked, and then returns the slip. Ref. CIBT-2989-CDCE-1		
05 Jul	ATM withdrawal: Singapore Sector	-259,200	2,438,160,931
	The machine on the Singapore Sector concourse pays out by the Mars day, so the sum you asked for is shown here in days. The conversion is at the posted rate, taken at the moment the cash left the drawer. Ref. CIBT-2989-34AE-7		
11 Jul	Turbulence Cover	-19,766	2,438,141,165
	You file a Turbulence Cover claim on the morning after every delay, before the carrier has finished apologising. The Bank regards this as admirable, and the carrier regards it as unnecessary. Ref. CIBT-2989-F1D3-8		
12 Jul	Slippage fee (Singapore Sector, 4 transfers)	-2,400	2,438,138,765
	When asked whether the 2,400 s was fair, the Teller said that it was the fee, which is not the same thing, and that no customer had asked them to explain the difference before. Ref. CIBT-2989-7AE9-6		
13 Jul	Transfer to joint account	-3,415,165	2,434,723,600
	The fee on the transfer to Singapore Sector has been dropped, after Phobos Drydock explained that its own office has never charged the holders for a joint sum. The Bank has accepted the precedent for this account only. Ref. CIBT-2989-B535-3		
13 Jul	Deposit: Hall E	+62,044,985	2,496,768,585
	The envelope was opened at the window, as the rule requires, and the sum was found in the other pocket of the coat it had been carried in. The Teller asks that the coat be entered as a second depositor. Ref. CIBT-2989-A78D-4		
17 Jul	Temporal Health Plan	-21,700	2,496,746,885
	Your eye examination is booked every 28 months under a standing claim, and each one is paid to the day. The optician's calendar matches the plan's for once, and the plan has made a note of it in case that changes. Ref. CIBT-2989-9028-1		
29 Jul	ATM withdrawal: Singapore Sector	-86,400	2,496,660,485
	Phobos Drydock has set your withdrawal limit at One Standard day a day since 2985, at its own request and for reasons it has not shared. The limit is printed on each receipt beside your name, as it has been from the start. Ref. CIBT-2989-25B0-7		
31 Jul	Interest at 3.60% APY	+7,298,184	2,503,958,669
	Quarterly interest on 8564-6956-4004, credited as the joint account's share of the month. The depositor asks each quarter whether the rate will be cut. The answer is on the reverse of the statement, which the depositor reads before signing. Ref. CIBT-2989-EA85-3		

Closing balance, month by month

Highest 2,503,958,669 s · lowest 1,742,983,382 s



August 2988 July 2989

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  2989-07`