CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 258, Pallas Ring 10

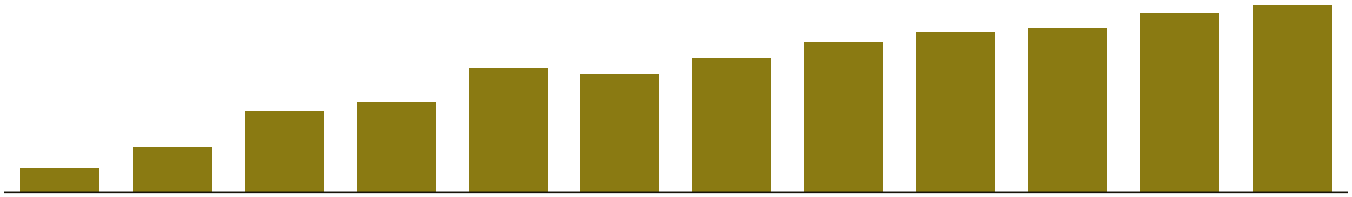
Account 8564-7630-1663
Period 1–30 November 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,634,429,939 s	**+40,020,061 s**	**-3,913,721 s**	**2,670,536,279 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Payroll credit: Phobos Drydock	+5,691,942	2,640,121,881
	Pay from Phobos Drydock, sent from Io on its own cycle and received here on ours. The teller stood at the counter for 17 minutes while the two were reconciled, and was not paid for the time. Ref. CIBT-2989-F077-8		
02 Nov	Transfer to joint account	-3,415,165	2,636,706,716
	The transfer to 8564-6956-4004 is 28 Standard days late. The mandate needs both signatures before any money moves, and one of them was waiting for the other to finish reading it. Ref. CIBT-2989-1FB4-7		
07 Nov	ATM withdrawal: Io	-259,200	2,636,447,516
	The machine gave you a 0.970 cycle in a paper wrapper, which the Teller says you accepted as though you had been expecting it since 2984. The wrapper has been filed with the receipt, where it is kept flat. Ref. CIBT-2989-16FD-1		
08 Nov	Slippage fee (Io, 8 transfers)	-2,400	2,636,445,116
	You send your transfers at first light on the first Standard morning of each week, when the relay is least crowded, and the fee is lower for it. You have sent them at that hour since 2985, and the officers have noted it without comment. Ref. CIBT-2989-51AD-5		
19 Nov	ATM withdrawal: Io	-172,800	2,636,272,316
	Ulla Cardew signed the Io slip on the 19th under the name of the machine. The Bank records this as a formality, and the machine, we are told, regards it as a courtesy. Ref. CIBT-2989-E9A3-2		
23 Nov	Turbulence Cover	-24,407	2,636,247,909
	Phobos Drydock has cited the carrier's delay as the reason for your late arrival, and the Bank has accepted the citation. The claim is paid to you, not to the employer, which has asked that its gratitude be recorded. Ref. CIBT-2989-44A7-4		
24 Nov	Temporal Health Plan	-39,749	2,636,208,160
	The premium this month was 39,749, and the plan has added the fraction you did not quite pay. It is 0.942 of a second, now held in the cover reserve, and you may claim it back at any time by asking politely. Ref. CIBT-2989-4CA2-4		
28 Nov	Deposit: Hall E	+26,424,830	2,662,632,990
	The night safe at Hall E was emptied late on the 28th because a shortage of reconcilers who could be trusted with a vault key. Your envelope was in it, and it was posted that morning. Ref. CIBT-2989-7A96-1		
30 Nov	Interest at 3.60% APY	+7,903,289	2,670,536,279
	The Teller reads the figure once, then again, and says the second reading was for her own benefit and not yours. Ref. CIBT-2989-EA12-3		

Closing balance, month by month

Highest 2,670,536,279 s · lowest 1,935,021,288 s



December 2988 November 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  2989-11`