CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 11, Pallas Ring 10

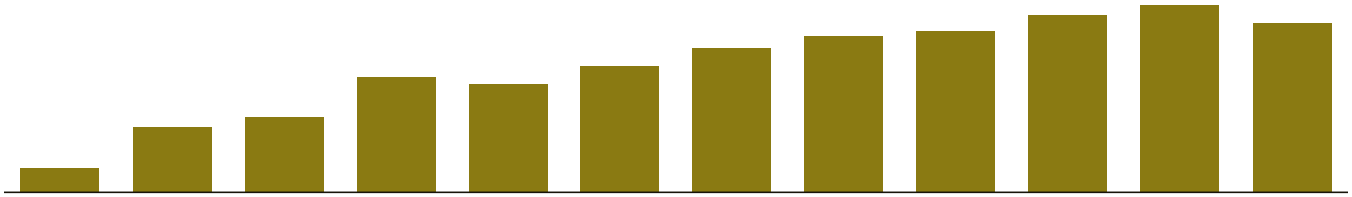
Account 8564-7630-1663
Period 1–31 December 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,670,536,279 s	**+13,703,550 s**	**-81,766,898 s**	**2,602,472,931 s**

Date	Description	Amount (s)	Balance (s)
13 Dec	Slippage fee (Ganymede, 8 transfers)	-2,400	2,670,533,879
	Slippage is worked out to the nearest tenth and then rounded again to the nearest whole second on the statement. Both roundings are recorded, and the charge is taken on the second, which is the rule and not a choice. Ref. CIBT-2989-E939-4		
17 Dec	Transfer to joint account	-3,415,165	2,667,118,714
	Faro Zelenko-Grisolm asked that the account be described on the statement as "ours". The Bank cannot enter that. The Teller suggested "joint", which Faro Zelenko-Grisolm accepted with visible relief and a small nod to the account. Ref. CIBT-2989-FB54-1		
18 Dec	Temporal Health Plan	-40,017	2,667,078,697
	The administration charge of 0.30 on this claim was worked out from the rate card for the day of treatment, not the day of billing. The rate card is on file and the charge agrees with it, which the plan records as the card's finest hour. Ref. CIBT-2989-FFFD-8		
18 Dec	Transfer to own account: Ganymede	-77,877,316	2,589,201,381
	The transfer from Faro Zelenko-Grisolm was sent with a reference in cycles and a sum in seconds, and the clerk at Hall E asked for both to be the same. They were not. The sum has been posted as sent, and the reference has been left as it came. Ref. CIBT-2989-85FC-6		
20 Dec	Payroll credit: Phobos Drydock	+5,691,942	2,594,893,323
	Phobos Drydock paid 31 standard days late because its office keeps the local festival of its own sun. The Bank accepts that as a reason. The late credit carries the interest it would have earned on time, at the usual rate, and no penalty. Ref. CIBT-2989-9D13-5		
21 Dec	ATM withdrawal: Ganymede	-172,800	2,594,720,523
	This withdrawal was made in the machine's quiet hours, when the cash-time fee is lower, and the Bank has applied the lower figure of 0.30 s. You were not asked to be awake for it. Ref. CIBT-2989-6DB9-5		
30 Dec	ATM withdrawal: Ganymede	-259,200	2,594,461,323
	Cash taken at Ganymede came out in cycles and was counted by the machine's own sensor, which keeps a second reckoning. The Teller has compared the two and reports that they agree, and that the sensor was embarrassed to be asked. Ref. CIBT-2989-6BBB-2		
31 Dec	Interest at 3.60% APY	+8,011,608	2,602,472,931
	You have been asked at every statement since 2987 whether you would like the interest sent to your own address instead of kept on the card. You have said "in the account" every time, in the same words, and the question has been withdrawn each time with thanks. Ref. CIBT-2989-98F2-3		

Closing balance, month by month

Highest 2,670,536,279 s · lowest 2,031,264,293 s



January 2989 December 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 2989-12