CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 165, Pallas Ring 10

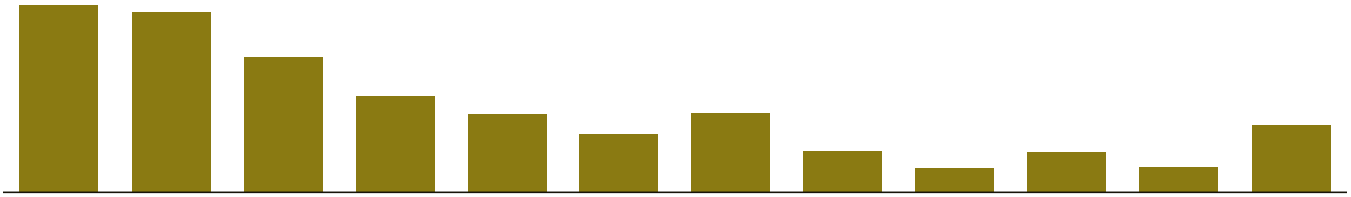
Account 8564-7630-1663
Period 1–31 March 2991
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,977,236,100 s	+123,117,076 s	-4,048,850 s	2,096,304,326 s

Date	Description	Amount (s)	Balance (s)
02 Mar	ATM withdrawal: Lagos Sector	-259,200	1,976,976,900
	On Mars the machine keeps the sol as well as the day, and your withdrawal was dated to the sol. The Bank has entered both, and the statement uses the one printed on the receipt, which is the Mars one. Ref. CIBT-2991-9FC0-5		
10 Mar	Slippage fee (Lagos Sector, 1 transfers)	-600	1,976,976,300
	The fee is set at 0.30 seconds per Standard day and rounded up to the next whole day. A crossing that ends in the middle of a day pays for the whole of it, since the Bank cannot charge for part of one. Ref. CIBT-2991-6B19-9		
16 Mar	Payroll credit: Phobos Drydock	+5,691,942	1,982,668,242
	The Phobos Drydock station at Lagos Sector pays its wages in a lump every 2 days, in a unit the station calls a shift. The Bank converts the lump into Standard days and returns the balance with a note that it is not a loan. Ref. CIBT-2991-624C-6		
20 Mar	Lyric Licensing Desk	-98,835	1,982,569,407
	A renewal stood over 30 days because the Desk's copy of the text had been lent to a registrar for comparison with a printed edition, and the registrar had taken the edition home. Ref. CIBT-2991-8E76-7		
21 Mar	ATM withdrawal: Lagos Sector	-259,200	1,982,310,207
	The auditors matched this withdrawal against the machine's own log, the relay's and the branch's, and found all three recording the same 43 seconds of delay. They asked for the three to be kept together, and they now are. Ref. CIBT-2991-B7BF-0		
24 Mar	Deposit: Hall E	+111,493,426	2,093,803,633
	The handling fee was struck from this deposit, because the envelope had already been sorted into denominations by someone who clearly enjoyed the work. Ref. CIBT-2991-F425-8		
25 Mar	Transfer to joint account	-3,415,165	2,090,388,468
	Joint savings interest for the period was divided between the holders in the proportions of the mandate, to the second. Both holders have asked the Bank not to divide what remains, and the Bank has not been asked to do so since 2990. Ref. CIBT-2991-EF2A-7		
30 Mar	Temporal Health Plan	-15,850	2,090,372,618
	Premiums are rounded down to the second under clause 4.2 of the plan. The 15,850 on this statement was rounded accordingly, and the fraction left over has gone to the plan's reserve, where no one is charged for it. Ref. CIBT-2991-743F-1		
31 Mar	Interest at 3.60% APY	+5,931,708	2,096,304,326
	Interest on Lagos Sector accrues on the station's own day, which runs a little slow, so the day's interest is posted in the morning rather than at close. It comes to the same sum by the end of the month, having taken a little longer to arrive. Ref. CIBT-2991-859C-6		

Closing balance, month by month

Highest 2,430,396,616 s · lowest 1,974,853,579 s



April 2990 — March 2991

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  2991-03`