CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 188, Pallas Ring 10

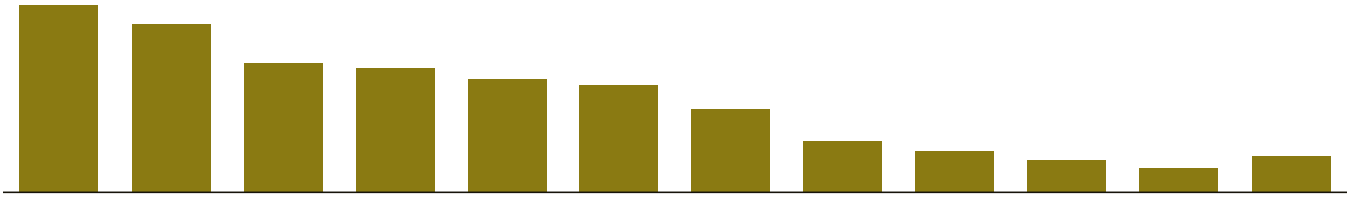
Account 8564-7630-1663
Period 1–31 May 2996
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,437,028,018 s	**+52,227,178 s**	**-3,466,704 s**	**2,485,788,492 s**

Date	Description	Amount (s)	Balance (s)
09 May	Deposit: Hall E	+39,224,152	2,476,252,170
	Phobos Drydock's pension scheme pays its share into this account on the last working day of the year. The scheme has asked that the deposit be kept quiet until the following morning, and it has been. Ref. CIBT-2996-1CB9-7		
12 May	Payroll credit: Phobos Drydock	+5,691,942	2,481,944,112
	The credit from Phobos Drydock waited 31 days in the Head Office's checking room while the office confirmed that the payroll file was not a second copy of the one it had sent the week before. It was not. The office has apologised for the question and has asked us not to pass the apology on. Ref. CIBT-2996-2898-7		
14 May	Transfer to joint account	-3,415,165	2,478,528,947
	The Teller notes that the transfer is correct, and that Faro Zelenko-Grisolm had said it would be, twice, before the form was lifted from the counter. Ref. CIBT-2996-EBFB-9		
17 May	Turbulence Cover	-25,910	2,478,503,037
	You have never claimed for a delay of more than 19 minutes. The underwriters have noticed the pattern and written to say they consider it a courtesy, and have asked you to stop. Ref. CIBT-2996-D0F3-5		
17 May	Temporal Health Plan	-23,529	2,478,479,508
	The clinic's receipt at Venus asked that the sum be read aloud at your next appointment. The plan has declined to add this to the schedule, though the officer who filed it admits having read it aloud anyway. Ref. CIBT-2996-4C0F-5		
25 May	Slippage fee (Venus, 7 transfers)	-2,100	2,478,477,408
	A fee that falls on an exact half-second is charged to the holder on an even-numbered crossing of the month and not on an odd one, so the holder pays the whole second on one crossing and nothing on the next. Ref. CIBT-2996-E245-2		
31 May	Interest at 3.60% APY	+7,311,084	2,485,788,492
	The Authority's reference second was adopted in the middle of the period, and the interest after the change was calculated on it. The officer explained this at length, and you asked only which half of the month had belonged to the Authority, which the officer could not say. Ref. CIBT-2996-A62F-7		

Closing balance, month by month

Highest 3,094,488,721 s · lowest 2,437,028,018 s



June 2995 May 2996

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  2996-05`