CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 220, Pallas Ring 10

Account 8564-7630-1663
Period 1–31 July 2998
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

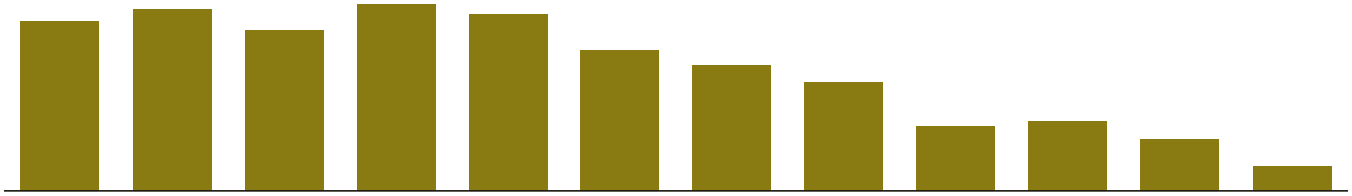
Opening balance	Credits	Debits	Closing balance
2,854,205,307 s	**+14,254,557 s**	**-98,233,997 s**	**2,770,225,867 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Slippage fee (The Belt, 4 transfers)	-1,200	2,854,204,107
	The Bank rounds a crossing up when it leaves and down when it lands, so a transfer that goes and comes back is charged for a second it never used. The Bank does not consider this an error, and the second has not complained. Ref. CIBT-2998-2E49-8		
04 Jul	Transfer to joint account	-3,415,165	2,850,788,942
	On the 4th of each month a transfer of 3,415,165 leaves the joint account for 8564-6956-4004, and has done since 2997 without either holder having to be reminded. The Bank takes this as a partnership in good repair, though the holders describe it as the ledger's job. Ref. CIBT-2998-D1B0-1		
05 Jul	Temporal Health Plan	-42,328	2,850,746,614
	The session missed in the dust season at The Belt was rebooked for the same hour on the following sol, so the cover is continuous and the hour is not. The plan has paid for the session, and the clinic has agreed to keep the hour in reserve. Ref. CIBT-2998-DF12-7		
09 Jul	Turbulence Cover	-17,633	2,850,728,981
	A holder asked whether the policy covered a delay that ran in the direction of travel. The Teller said it did, and that the delay had been, on the whole, the right way round. Ref. CIBT-2998-3433-5		
11 Jul	Payroll credit: Phobos Drydock	+5,691,942	2,856,420,923
	The 5,691,942 shown as overtime on the 11th was overtime for the month before, which the employer had paid in this one. The entry has been moved back to the month in which it was earned, and the wage on this line is the regular one. Ref. CIBT-2998-D208-2		
17 Jul	ATM withdrawal: The Belt	-86,400	2,856,334,523
	The One Standard day was held at The Belt while a dust front closed the concourse for 29 days. The machine kept the sum in its tray, which is the only place, the custodian says, that it could have been kept. Ref. CIBT-2998-D7A6-2		
18 Jul	ATM withdrawal: The Belt	-259,200	2,856,075,323
	Phobos Drydock has asked that its staff's cash-time be drawn in a single sum on the first day of the month. You are the only member of staff who has asked the machine to split it, and it has agreed, on your account, twice. Ref. CIBT-2998-D4FC-7		
20 Jul	Transfer to own account: The Belt	-94,412,071	2,761,663,252
	Phobos Drydock raised the sundry against your wage for a replacement lanyard, a charge the office says it meant to explain to you in 2996. The explanation is attached: the lanyard was yours, and the replacement was your idea. Ref. CIBT-2998-BA2E-0		
31 Jul	Interest at 3.60% APY	+8,562,615	2,770,225,867

Date	Description	Amount (s)	Balance (s)
	The interest adjustment that followed the change in the posted rate carries no fee. It was a correction the Bank made in its own time, and the Bank does not invoice depositors for its own tidiness. Ref. CIBT-2998-FABF-1		

Closing balance, month by month

Highest 3,279,156,384 s · lowest 2,770,225,867 s



August 2997 — July 2998

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 2998-07