CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 33, Pallas Ring 10

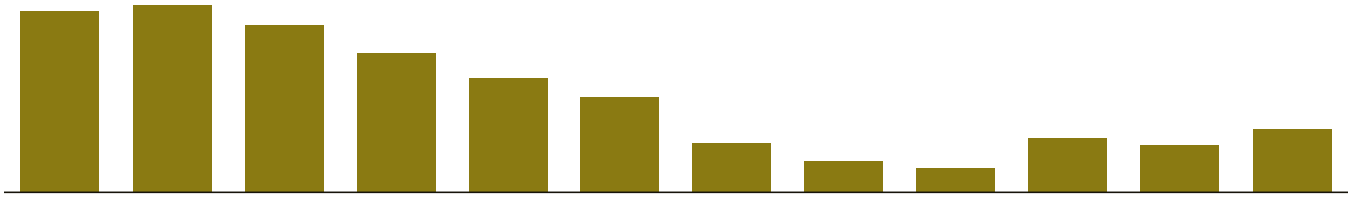
Account 8564-7630-1663
Period 1–31 March 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,495,757,324 s	**+49,863,261 s**	**-3,581,606 s**	**2,542,038,979 s**

Date	Description	Amount (s)	Balance (s)
06 Mar	Transfer to joint account	-3,415,165	2,492,342,159
	The joint sum is divided at the mandate's percentage and rounded to the nearest second before the shares are set. The odd second goes to whichever holder's name has more letters, a rule the mandate's drafter introduced in 2996 without explanation. Ref. CIBT-2999-2393-0		
07 Mar	Payroll credit: Phobos Drydock	+5,691,942	2,498,034,101
	The fee on this credit from Phobos Drydock is waived. The payroll office sent the sum with a note saying it had been checked by two clerks who did not speak to each other, and the Bank has taken that as the reason. Ref. CIBT-2999-92E4-9		
17 Mar	Temporal Health Plan	-35,708	2,497,998,393
	Reimbursement for 2 sessions was rounded down to the nearest five minutes of the provider's time, and the 0.973 left over was added to your next claim. The plan describes this as a loan with no interest, and you have never once asked for it back. Ref. CIBT-2999-60B3-0		
18 Mar	Slippage fee (São Paulo Sector, 9 transfers)	-2,700	2,497,995,693
	You ask for each fee to be read out in seconds, though the posted rate is printed in minutes for the first 15 days of the month. The officer converts it aloud, and you correct her conversion by 0.982, which the Bank has not been able to refute and has not tried to. Ref. CIBT-2999-27C6-7		
25 Mar	Deposit: Hall E	+36,684,048	2,534,679,741
	You make a deposit at Hall E on the last working day of each month, the same sum in the same envelope. The window has stopped asking for the slip and has begun filing it for you. Ref. CIBT-2999-BF04-7		
26 Mar	Lyric Licensing Desk	-128,033	2,534,551,708
	Each renewal is entered in pencil and inked by the officer at the end of the window, so that the Federation's copy and the Bank's agree by the last line. The pencil is kept with the register, which has never asked for it back. Ref. CIBT-2999-7F6B-6		
31 Mar	Interest at 3.60% APY	+7,487,271	2,542,038,979
	The interest is the sum of 8 rounded seconds rather than a single rounded figure for the whole period, and the two differ by 49 seconds. The Bank has chosen the sum, since it is the one a depositor can check with a watch. Ref. CIBT-2999-9026-0		

Closing balance, month by month

Highest 2,912,350,643 s · lowest 2,427,562,182 s



April 2998 — March 2999

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  2999-03`