CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 377, Pallas Ring 10

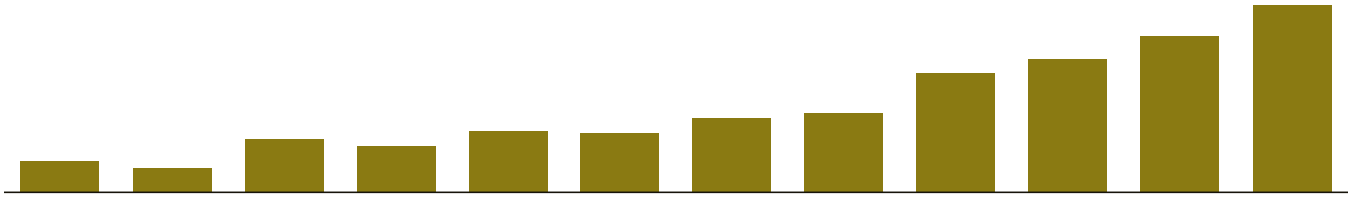
Account 8564-7630-1663
Period 1–31 October 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,833,896,611 s	**+98,685,277 s**	**-3,492,152 s**	**2,929,089,736 s**

Date	Description	Amount (s)	Balance (s)
05 Oct	Turbulence Cover	-26,598	2,833,870,013
	The Turbulence policy was issued in 2997 to cover a route that has since been renamed. The premium has not changed, and the cover follows the renamed route at no extra charge. Ref. CIBT-2999-AE72-0		
13 Oct	Payroll credit: Phobos Drydock	+5,691,942	2,839,561,955
	Your wages from Phobos Drydock came in as one credit, though the office had asked for two. The Teller says one sum is easier to carry, and points out that the office has been told. Ref. CIBT-2999-491D-7		
13 Oct	Temporal Health Plan	-42,289	2,839,519,666
	Your eye examination is raised on the 13th of every 31 months under a standing claim set up in 2998. The optician has never missed the appointment, and the plan has never missed the payment. Ref. CIBT-2999-B941-5		
22 Oct	Slippage fee (Vancouver Sector, 9 transfers)	-8,100	2,839,511,566
	The short route was closed for 28 Standard days, so your 9 transfers went the long way round at no extra charge, the Bank having decided the long way was its own fault. Ref. CIBT-2999-6FEA-9		
23 Oct	Deposit: Hall E	+84,491,646	2,924,003,212
	The deposit was posted at the counter rate, and the counter rate was posted at the start of the day. The auditors have checked that practice back to 2995 and found it, every time, to be exactly what it said it was. Ref. CIBT-2999-5152-6		
25 Oct	Transfer to joint account	-3,415,165	2,920,588,047
	The transfer to 8564-6956-4004 posted on the 25th carried the second holder's name in the wrong order on the advice. The advice has been reissued with the names as they stand on the mandate. The sum and the account are correct. Ref. CIBT-2999-8D49-4		
31 Oct	Interest at 3.60% APY	+8,501,689	2,929,089,736
	Phobos Drydock has moved its deposit on this account to the same day as your interest, so the two arrive together and the officer hands over one slip for both. You asked which of them the slip was for, and were told the interest, as the deposit was only passing through. Ref. CIBT-2999-9ECE-3		

Closing balance, month by month

Highest 2,929,089,736 s · lowest 2,427,562,182 s



November 2998 October 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  2999-10`