CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 39, Pallas Ring 10

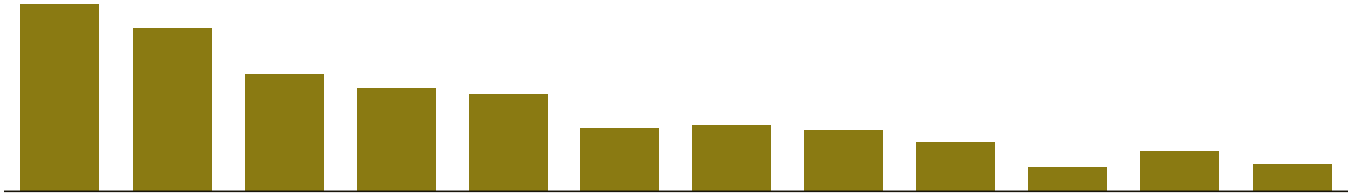
Account 8564-7630-1663
Period 1–31 January 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,010,079,341 s	**+3,030,238 s**	**-51,102,843 s**	**962,006,736 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	ATM withdrawal: Ganymede	-86,400	1,009,992,941
	The concourse staff call the machine at Ganymede by a name the Bank does not record. The Teller asks that you be told, in confidence, that the name is affectionate. Ref. CIBT-3015-826D-9		
04 Jan	Transfer to joint account	-3,415,165	1,006,577,776
	Each morning, before the window opens, you and Faro Zelenko-Grisolm stand a little apart on the bench, each reading the joint figure from the same slip, and then sit down together as the counter opens. Ref. CIBT-3015-60F7-8		
15 Jan	Temporal Health Plan	-24,855	1,006,552,921
	The sample drew this claim. The provider's invoice, the plan's ledger and the member's own copy agree on the number of sessions and disagree by one minute on when the first began, which the auditors have entered as a fact and left at that. Ref. CIBT-3015-40D3-0		
24 Jan	Slippage fee (Ganymede, 9 transfers)	-5,400	1,006,547,521
	Your 9 crossings sat in the far office's in-tray for 31 days, filed under the wrong week. Once found they were charged for the week they had been filed in, which the Bank considers a fair reading of where they had spent their time. Ref. CIBT-3015-583A-6		
29 Jan	Transfer to own account: Ganymede	-47,571,023	958,976,498
	A sundry credit from Phobos Drydock's staff account, received at Hall E. The payroll office calls it a bonus; the Bank has been asked not to say so on the statement, and has called it a sundry credit instead, which both parties accept. Ref. CIBT-3015-90DA-9		
31 Jan	Interest at 3.60% APY	+3,030,238	962,006,736
	The Phobos Drydock savings scheme pays its interest on the first day of each quarter, and this line is the scheme's own figure, copied across without change. The Bank checked the copy against the scheme's and found no difference, which the officer says is the most that can be asked of any copy. Ref. CIBT-3015-258D-8		

Closing balance, month by month

Highest 1,570,961,463 s · lowest 951,517,355 s



February 3014 January 3015

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 3015-01