CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 349, Pallas Ring 10

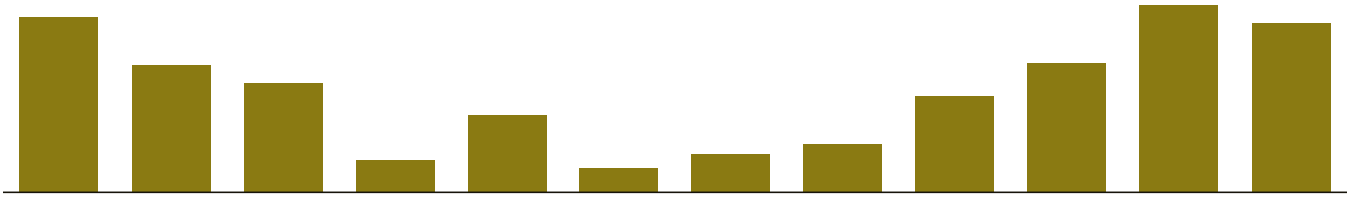
Account 8564-7630-1663
Period 1–31 January 3018
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,355,002,218 s	**+9,756,948 s**	**-35,744,804 s**	**1,329,014,362 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	ATM withdrawal: Oakland Sector	-86,400	1,354,915,818
	The teller noted that you asked her to hold the cash while you decided whether to keep it. She held it. The decision is recorded as yours. Ref. CIBT-3018-5A59-2		
03 Jan	ATM withdrawal: Oakland Sector	-86,400	1,354,829,418
	One Standard day withdrawn at Oakland Sector, paid 29 Standard days after the request, while the machine waited for the relay to confirm that the local clock agreed with the branch's. It did, on the second attempt, and the cash was given at once. Ref. CIBT-3018-BD90-3		
03 Jan	Temporal Health Plan	-32,525	1,354,796,893
	Your premium is paid by hand at the desk, in the same denomination each month. The clerk has stopped counting it, since the figure has never changed. Ref. CIBT-3018-0EF6-5		
04 Jan	Payroll credit: Phobos Drydock	+5,691,942	1,360,488,835
	You fold the Phobos Drydock slip into thirds before putting it in your coat. The counter reads the folds as a signature, and the fold changes each month, which the counter reads as a different one. Ref. CIBT-3018-0A78-8		
04 Jan	Transfer to joint account	-3,415,165	1,357,073,670
	For the auditors: each half of the joint balance was reconciled to the mandate on the 4th. Each is signed by one holder, and the signatures agree with the register of the 3014 mandate. Ref. CIBT-3018-25A7-7		
08 Jan	Transfer to own account: Oakland Sector	-32,121,914	1,324,951,756
	Each month you return the sundry form with the box marked other and the reason left blank. The officer no longer asks for the reason and files the form under other, which the Bank considers the correct place for it. Ref. CIBT-3018-FCCD-6		
09 Jan	Slippage fee (Oakland Sector, 8 transfers)	-2,400	1,324,949,356
	The seconds on this line have been traced to an account with no holder's name on it, which the internal audit has met before and filed under the heading it uses for that kind of thing. The fee is correct; the account is not ours to explain. Ref. CIBT-3018-5CD1-1		
31 Jan	Interest at 3.60% APY	+4,065,006	1,329,014,362
	The Teller points out that the interest is larger than the fee and smaller than the wait, which she considers a fair ratio. Ref. CIBT-3018-8540-3		

Closing balance, month by month

Highest 1,355,002,218 s · lowest 1,107,062,673 s



February 3017 — January 3018

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  3018-01`