CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 229, Pallas Ring 10

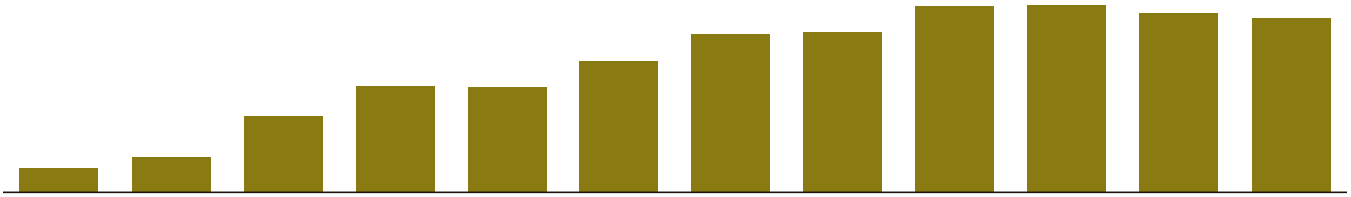
Account 8564-7630-1663
Period 1–31 January 3019
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,001,601,194 s	**+11,696,745 s**	**-28,656,557 s**	**1,984,641,382 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Transfer to own account: Io	-24,859,548	1,976,741,646
	The Bank charges 0.30 s for explaining a sundry, and that charge is shown here so that you can see what the explanation cost. The explanation is the paragraph above it, which is free to read. Ref. CIBT-3019-474D-2		
07 Jan	Payroll credit: Phobos Drydock	+5,691,942	1,982,433,588
	Phobos Drydock pays its wages on the 7th and its bonuses on whatever day its board is in good humour, which the Bank reads from the size of the credit. This month's bonus was 5,691,942, and the board's spirits are noted on file. Ref. CIBT-3019-9D6A-9		
09 Jan	Transfer to joint account	-3,415,165	1,979,018,423
	This transfer was made on the 9th, the day the holders had both asked for, though it is not the day the mandate names. The Bank has taken the holders' day, as the mandate permits when both holders say so. Ref. CIBT-3019-1592-4		
16 Jan	ATM withdrawal: Io	-259,200	1,978,759,223
	The withdrawal on the 16th at Io was paid before the concourse lights were raised, to the second, which the Teller considers a fitting way to take money from a machine that keeps time. Ref. CIBT-3019-4F43-0		
27 Jan	Temporal Health Plan	-36,244	1,978,722,979
	Cover on Io is written at the local rate, which is higher in the wet season and lower in the dry one. The plan notes both figures and has not chosen between them. Ref. CIBT-3019-B1CA-2		
30 Jan	ATM withdrawal: Io	-86,400	1,978,636,579
	The fee was not taken on this withdrawal, the local machine having already charged the local office for the same minute. Two charges for one minute are one more than the Bank cares to bear. Ref. CIBT-3019-955F-8		
31 Jan	Interest at 3.60% APY	+6,004,803	1,984,641,382
	Your interest was held at the Io branch while its reconciler confirmed that no second of the period had been counted twice. None had. The interest posts with the whole period included. Ref. CIBT-3019-9692-3		

Closing balance, month by month

Highest 2,028,541,013 s · lowest 1,471,156,004 s



February 3018 January 3019

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  3019-01`