CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rafe Marchetti
Unit 362, Pallas Ring 10

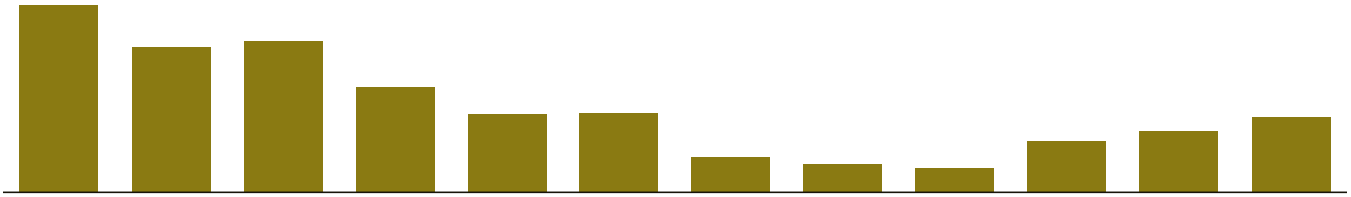
Account 8564-9636-1663
Period 1–31 January 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
573,657,305 s	**+14,851,741 s**	**-3,261,659 s**	**585,247,387 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Deposit: Hall E	+7,992,013	581,649,318
	You deposit one coin each visit and ask for a receipt for it, which the Bank issues without charge and files without reading. Ref. CIBT-3014-62A6-3		
10 Jan	ATM withdrawal: Lagos Sector	-259,200	581,390,118
	Kaito Marchetti signed the Lagos Sector slip on the 10th under the name of the machine. The Bank records this as a formality, and the machine, we are told, regards it as a courtesy. Ref. CIBT-3014-A4E8-2		
11 Jan	ATM withdrawal: Lagos Sector	-259,200	581,130,918
	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-3014-4068-0		
13 Jan	Payroll credit: the Ceres Ring Assay Office	+4,565,099	585,696,017
	Last month's the Ceres Ring Assay Office credit was posted under the previous month's advice, because the remittance carried its date in the wrong place. The credit has been moved to the month it was earned, and the interest on it adjusted by 52 d 20:04:59. Ref. CIBT-3014-B193-3		
29 Jan	Slippage fee (Lagos Sector, 7 transfers)	-4,200	585,691,817
	The transfer was late because the clerk who signs for crossings at Lagos Sector was away for the local festival. The whole station observes it, and nobody in particular is responsible for it. Ref. CIBT-3014-9D31-5		
30 Jan	Transfer to joint account	-2,739,059	582,952,758
	Juno Marchetti has changed employers, and the joint account's monthly transfer now comes from the Ceres Ring Assay Office rather than the previous firm. The Bank has the new sum on file and has checked it against both holders' contracts. Ref. CIBT-3014-E30A-3		
31 Jan	Interest at 4.80% APY	+2,294,629	585,247,387
	You have not withdrawn interest once since 3013, and each quarter it is posted back to the balance and begins to earn in its own right. The officer at Hall E calls this compounding, and does not ask whether you intend it. Ref. CIBT-3014-61EF-2		

Closing balance, month by month

Highest 675,482,588 s · lowest 544,192,403 s



February 3013 January 3014

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 9636-1663 3014-01