CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 158, Pallas Ring 10

Account 8564-7984-5708
Period 1–31 January 2959
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
0 s	**+49,608,099 s**	**-5,584,158 s**	**44,023,941 s**

Date	Description	Amount (s)	Balance (s)
10 Jan	ATM withdrawal: New Orleans Sector	-259,200	-259,200
	"Do you mean to take the cash home," the Teller asks, "or only to look at it?" You say you mean to look at it. She says most people do, and that the machine is always pleased to be looked at. Ref. CIBT-2959-CAC5-9		
14 Jan	Slippage fee (New Orleans Sector, 3 transfers)	-2,700	-261,900
	Internal audit has traced the 3 crossings to their sending branch and found that each was entered in the ledger in the order it was sent. This is unusual enough to be recorded, and the auditors have recorded it. Ref. CIBT-2959-B6AD-0		
18 Jan	Transfer to joint account	-5,063,058	-5,324,958
	The standing-order fee on the transfer to 8564-9458-8283 has been dropped. The order has never needed a reminder, and the Bank sees no reason to remind anyone about its fee. Ref. CIBT-2959-20F9-2		
22 Jan	Payroll credit: Phobos Drydock	+8,438,430	3,113,472
	Your pay from Phobos Drydock was credited at the New Orleans Sector rate, which a committee on that world sets and which is higher than ours by 0.955 of a day. The Bank passes the difference on at no charge, the committee being a customer as well. Ref. CIBT-2959-63D1-9		
26 Jan	Memory Vault: box 39-589, quarter	-259,200	2,854,272
	An earlier line showed box 39-589 as open. It was sealed throughout the quarter. A custodian's note was filed under the wrong box, and has been moved back to the right one. Ref. CIBT-2959-09E1-0		
29 Jan	Deposit: Hall E	+41,169,669	44,023,941
	The handling charge is waived on a slip written in ink, every figure legible and none needing a guess. The counter regards a clean slip as the nearest thing to a gift it is permitted to accept. Ref. CIBT-2959-ACA3-5		
31 Jan	Interest at 3.90% APY	+0	44,023,941
	The interest on the 31st line was calculated on last month's closing balance, because the deposit had been keyed in after the figure was struck. The figure has been worked again, the 26 seconds owed are credited on the next line, and the deposit is where it was. Ref. CIBT-2959-11D8-9		

Closing balance, month by month

Highest 44,023,942 s · lowest 44,023,941 s

January 2959 January 2959

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 7984-5708 2959-01