CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 332, Pallas Ring 10

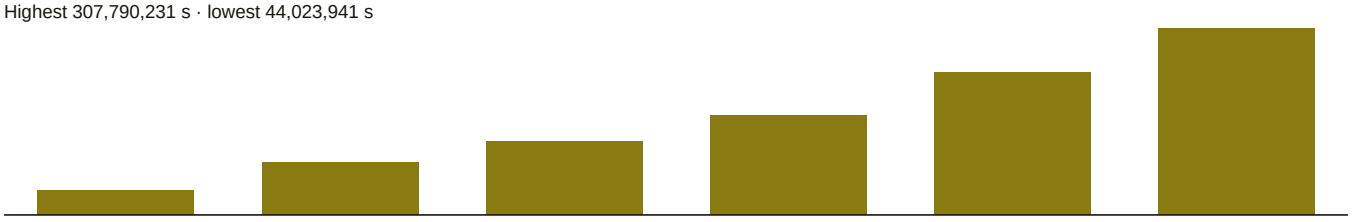
Account 8564-7984-5708
Period 1–30 June 2959
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
236,089,547 s	**+76,858,242 s**	**-5,157,558 s**	**307,790,231 s**

Date	Description	Amount (s)	Balance (s)
02 Jun	Transfer to joint account	-5,063,058	231,026,489
	Phobos Drydock's payroll office now sends the joint transfer 28 days early, since its own books close before the due date. Nothing is owed on the earlier posting, and the account has been credited with the interest for the difference. Ref. CIBT-2959-9B4E-1		
05 Jun	Payroll credit: Phobos Drydock	+8,438,430	239,464,919
	When a wage is paid in halves of a cycle, the half left over goes to whichever pay period is the shorter. This month is the shorter one, so the 0.949 is yours, and it has been posted to you. Ref. CIBT-2959-096A-1		
07 Jun	Deposit: Hall E	+67,652,521	307,117,440
	Asked whether the sum was a gift, the Teller said it was a deposit and that the depositor had been very clear on the difference. The slip is in the depositor's own hand and says so. Ref. CIBT-2959-9421-5		
14 Jun	Slippage fee (Europa, 9 transfers)	-8,100	307,109,340
	The fee is charged per Standard day, and a part day is charged as a whole one. The Bank describes this as the cost of rounding up in a generous direction. Ref. CIBT-2959-5253-4		
19 Jun	ATM withdrawal: Europa	-86,400	307,022,940
	A draw landing exactly on half of a cycle is paid to the even second, the machine's rule, which the Bank has adopted from the old ledgers and has not been asked to defend. Ref. CIBT-2959-1163-0		
30 Jun	Interest at 3.90% APY	+767,291	307,790,231
	Phobos Drydock holds part of your pay in trust until the 30th, and interest on that part has been credited from the day it was held. The employer has been told the Bank does not keep such interest from the holder, and has said that it knows. Ref. CIBT-2959-DADB-4		

Closing balance, month by month

Highest 307,790,231 s · lowest 44,023,941 s



January 2959 June 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 2959-06