CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 129, Pallas Ring 10

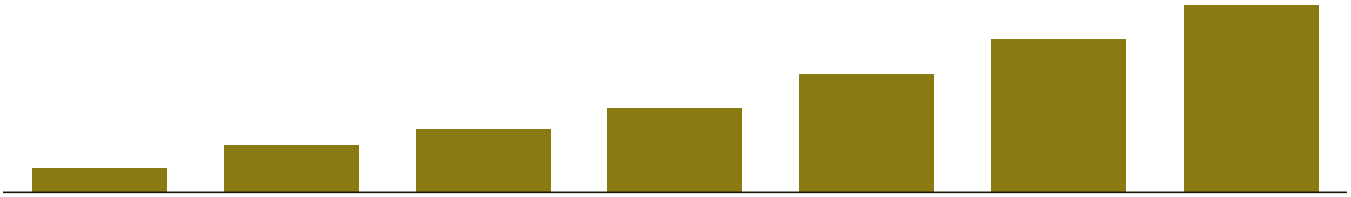
Account 8564-7984-5708
Period 1–31 July 2959
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
307,790,231 s	**+73,501,969 s**	**-5,585,958 s**	**375,706,242 s**

Date	Description	Amount (s)	Balance (s)
08 Jul	Transfer to joint account	-5,063,058	302,727,173
	Phobos Drydock's finance office asked for the joint transfer to be posted on the last day of its own year, so that the shares appear in the firm's annual report. The holders agreed on the condition that neither name appears in the index. Ref. CIBT-2959-318D-1		
16 Jul	Slippage fee (Luna, 5 transfers)	-4,500	302,722,673
	The Teller says a slippage fee is the only charge in the Bank that grows smaller when you are patient, and that she has never found a kind way to tell the customers who are not. Ref. CIBT-2959-798B-1		
16 Jul	Memory Vault: box 39-589, quarter	-259,200	302,463,473
	The inventory of box 39-589 came up from the lower sub-level tied with baling wire, bent neatly at each end, which the Vault retied on its way back down. Nothing in the box was disturbed, the custodians say, except the knot. Ref. CIBT-2959-B672-2		
18 Jul	Deposit: Hall E	+64,063,221	366,526,694
	Deposited by Phobos Drydock on the 18th as a long-service award. The office now describes it in the plainer words of its own bonus schedule, the sum is correct, and nobody at Hall E has asked what the award was for. Ref. CIBT-2959-FAD8-6		
20 Jul	ATM withdrawal: Luna	-86,400	366,440,294
	The officer on the concourse says the machine at Luna has never once given back the exact amount requested, and that you have never once asked it to. Ref. CIBT-2959-28E6-6		
24 Jul	Payroll credit: Phobos Drydock	+8,438,430	374,878,724
	A cheque from Phobos Drydock was drawn on a branch that has since closed. The Bank has honoured it at the nearest open counter, which accepted the cheque's account of itself without comment. Ref. CIBT-2959-9250-5		
30 Jul	ATM withdrawal: Luna	-172,800	374,705,924
	The machine at Luna pays out in whole days and offered you the fraction as a second withdrawal. You declined it. The fraction has been returned to 8564-7984-5708 at the posted rate, the first time the machine has been seen to give anything back. Ref. CIBT-2959-E8B0-6		
31 Jul	Interest at 3.90% APY	+1,000,318	375,706,242
	The officer reads the interest figure aloud, reads it again in a lower voice, and then slides the slip across with one finger on the line. The second reading is for the figure. The first was for you. Ref. CIBT-2959-EE90-0		

Closing balance, month by month

Highest 375,706,242 s · lowest 44,023,941 s



January 2959 July 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 2959-07