CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 340, Pallas Ring 10

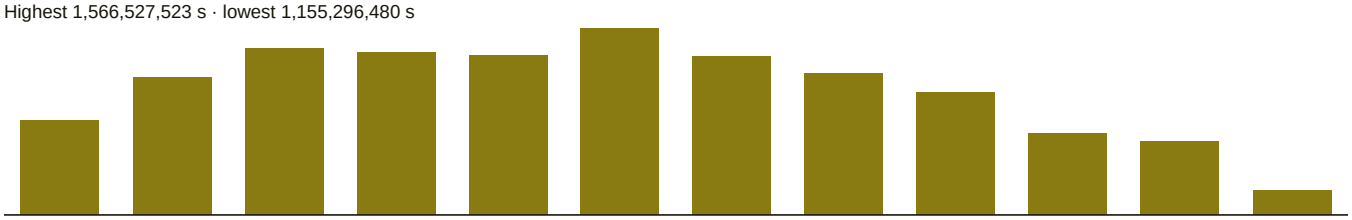
Account 8564-7984-5708
Period 1–31 July 2962
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,279,711,602 s	**+12,597,492 s**	**-137,012,614 s**	**1,155,296,480 s**

Date	Description	Amount (s)	Balance (s)
06 Jul	Transfer to joint account	-5,063,058	1,274,648,544
	One holder's share arrives from Phobos Drydock in a wax-sealed envelope, which the holder opens with a thumbnail and reads twice, once for the sum and once for the seal. Ref. CIBT-2962-346D-6		
11 Jul	Payroll credit: Phobos Drydock	+8,438,430	1,283,086,974
	The receiving charge has been waived because Phobos Drydock sent the wages on a rest day, when nothing else in the building was moving. The Bank does not charge for money that arrives on the one day nobody is at the counter to take it. Ref. CIBT-2962-9222-8		
20 Jul	Slippage fee (Europa, 4 transfers)	-3,600	1,283,083,374
	The fee on 4 crossings has been reduced by 1,200 seconds, because two transfers were sent on the same day from the same branch. The saving belongs to the Bank, and the Bank has passed it on. Ref. CIBT-2962-9F33-0		
24 Jul	Memory Vault: box 39-589, quarter	-259,200	1,282,824,174
	Box 39-589 is rented from the Europa sub-level, which you visit once a year when you are on that world. Each visit you ask for the box, sit with it for 38 minutes, and sign the book without writing anything. The custodian there has never asked what you think about. Ref. CIBT-2962-FC03-7		
26 Jul	Transfer to own account: Europa	-131,686,756	1,151,137,418
	Phobos Drydock asked the Bank to hold this sundry until its own year-end, and the Bank agreed, on condition that it be dated to the day the request was made. It is. Ref. CIBT-2962-FAD3-5		
31 Jul	Interest at 3.90% APY	+4,159,062	1,155,296,480
	Interest on your Phobos Drydock account was credited on the day the staff were paid. The Bank has been asked to note that this is a coincidence, and it has noted it. Ref. CIBT-2962-4078-2		

Closing balance, month by month

Highest 1,566,527,523 s · lowest 1,155,296,480 s



August 2961 July 2962

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 2962-07