CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 10, Pallas Ring 10

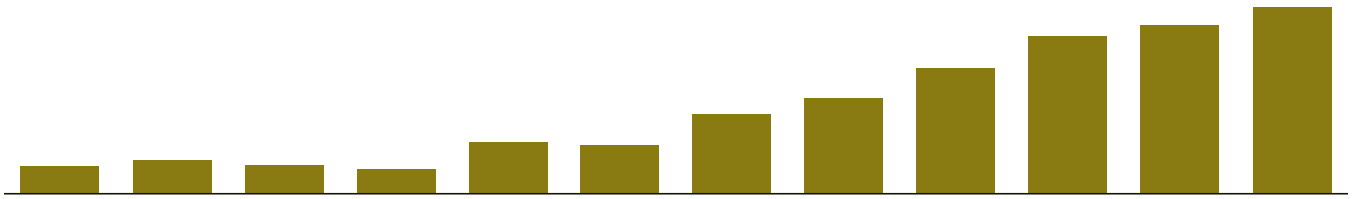
Account 8564-7984-5708
Period 1–31 August 2963
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,618,382,238 s	**+73,221,082 s**	**-5,150,958 s**	**1,686,452,362 s**

Date	Description	Amount (s)	Balance (s)
05 Aug	Payroll credit: Phobos Drydock	+8,438,430	1,626,820,668
	You draw your wage in coin on the day it arrives, and spend the first coin before the second has been counted. The Bank has never found out what the first coin bought, and has stopped asking. Ref. CIBT-2963-E5AD-7		
05 Aug	Slippage fee (The Belt, 5 transfers)	-1,500	1,626,819,168
	You send the first transfer of each month at the minute the relay resets its clock, and the officer has stopped asking how you know the minute. Ref. CIBT-2963-7D47-2		
22 Aug	ATM withdrawal: The Belt	-86,400	1,626,732,768
	Asked whether the machine had been adjusted since your last visit, the Teller said it had been adjusted by a second officer, who was then adjusted by a third, and that the Bank was satisfied with the result. Ref. CIBT-2963-D403-1		
25 Aug	Transfer to joint account	-5,063,058	1,621,669,710
	The joint payment was read aloud at the counter before it could be acted on, as the rules require for an account opened in 2960. The reading took the officer an hour, and the holders thanked her for both the reading and the hour. Ref. CIBT-2963-F595-5		
29 Aug	Deposit: Hall E	+59,522,910	1,681,192,620
	The slip showed the sum twice, once in shifts and once in ours, both copied from the same figure. The Bank has kept the one that was counted, which is ours, and struck the other, which was the depositor's hope. Ref. CIBT-2963-F5E8-0		
31 Aug	Interest at 3.90% APY	+5,259,742	1,686,452,362
	Interest for 2 months, credited on the first morning of each period before the branch has opened. You stand outside the door each time, the officers have asked you to wait inside, and you have explained that you are not waiting. Ref. CIBT-2963-85DD-7		

Closing balance, month by month

Highest 1,686,452,362 s · lowest 1,088,098,483 s



September 2962 August 2963

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 2963-08