CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 235, Pallas Ring 10

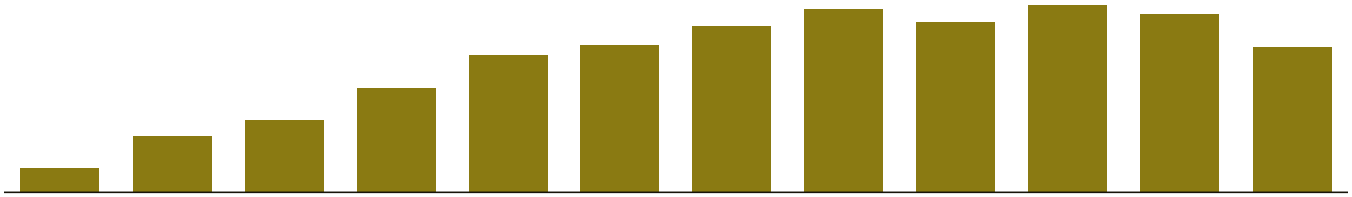
Account 8564-7984-5708
Period 1–31 January 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,727,626,706 s	**+14,053,216 s**	**-131,919,226 s**	**1,609,760,696 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Slippage fee (Phobos, 1 transfers)	-600	1,727,626,106
	A cart ran over the cable that carries the Phobos signal on the 4th, and the transfers waited 28 days for the splice. The splice was done neatly enough to be missed, which the Bank records as a courtesy to the cable. Ref. CIBT-2964-F0F4-3		
15 Jan	ATM withdrawal: Phobos	-259,200	1,727,366,906
	The auditors asked what the machine does with the fraction left in its drawer. It keeps it, as its instructions say, and the fraction has been carried into the next cash-time count where it belongs. Ref. CIBT-2964-414F-6		
16 Jan	Transfer to own account: Phobos	-126,164,368	1,601,202,538
	The sundry was credited to 8564-7984-5708 as 126,164,368, when the slip said 126,164,368 less one sol. The slip was right. The officer keyed the sum without the subtraction, and the account has been brought into line with it. Ref. CIBT-2964-E539-3		
17 Jan	Transfer to joint account	-5,063,058	1,596,139,480
	A transfer of 5,063,058 leaves the joint account for 8564-9458-8283 on the 17th of each month, though 8564-9458-8283 has been closed since 2959. The holders have asked for it to continue, and the Bank holds the sum for the account's own use. Ref. CIBT-2964-4D6F-7		
18 Jan	Memory Vault: box 39-589, quarter	-259,200	1,595,880,280
	"The box is the one customer who has never once given its address," the Teller says. "It is simply there, paid up, every quarter, and nobody has had to go looking for it." Ref. CIBT-2964-946F-6		
21 Jan	Payroll credit: Phobos Drydock	+8,438,430	1,604,318,710
	Net pay from Phobos Drydock came to 8,438,430 once the rounding rule had taken its share. The rule brings each wage down to the whole sol, and the 0.964 left over is carried to next month, where it will be rounded again; where it finally ends up is not yet known. Ref. CIBT-2964-3316-8		
26 Jan	ATM withdrawal: Phobos	-172,800	1,604,145,910
	The machine was out of paper for 31 days at Phobos, so the sum was carried on a manual slip and checked by hand. The slip agrees with the machine's figure, and the machine has since been given paper. Ref. CIBT-2964-C81A-0		
31 Jan	Interest at 3.90% APY	+5,614,786	1,609,760,696
	You check the interest against Phobos by relay before the local office has posted it, every time, and every time the two figures agree. The officers have come to rely on your check as much as on the posting itself. Ref. CIBT-2964-4525-1		

Closing balance, month by month

Highest 1,757,974,994 s · lowest 1,178,634,057 s



February 2963 January 2964

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  2964-01`