CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 184, Pallas Ring 10

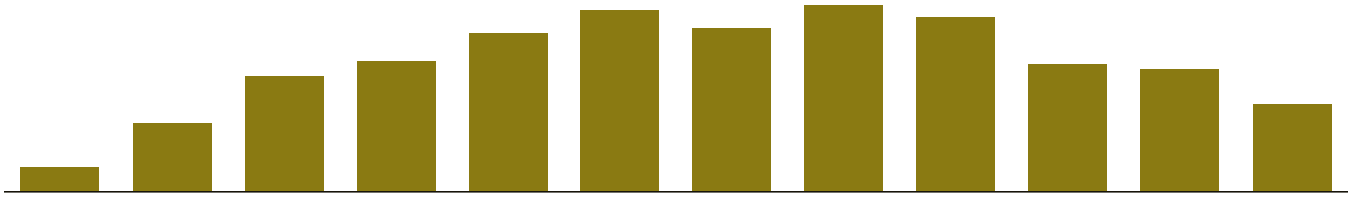
Account 8564-7984-5708
Period 1–31 March 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,596,900,909 s	**+5,189,927 s**	**-92,903,104 s**	**1,509,187,732 s**

Date	Description	Amount (s)	Balance (s)
04 Mar	Slippage fee (Phobos, 2 transfers)	-1,200	1,596,899,709
	A correction to last month's slippage: three of the 2 crossings at Phobos were charged at the relay's rate and again at the Head Office's. The duplicate has been credited, and this statement shows the fee once. Ref. CIBT-2964-1987-0		
07 Mar	Transfer to own account: Phobos	-87,838,846	1,509,060,863
	Phobos Drydock has raised a sundry against your account for the tea served at a meeting you did not attend. The office says the meeting was held in your honour and that the tea was yours to pay for. The Bank has asked for the minutes, and is still waiting. Ref. CIBT-2964-BE99-2		
11 Mar	Transfer to joint account	-5,063,058	1,503,997,805
	The handling fee of 0.30 s on the joint transfer is charged once a year, rounded to the nearest whole second, and paid out of the holders' shared interest. The shared interest has covered it every year. Ref. CIBT-2964-8E48-6		
31 Mar	Interest at 3.90% APY	+5,189,927	1,509,187,732
	The statement shows interest accrued to the close of the Pallas Ring 10 day. The balance on your card does not include it, since the card reads the balance at the instant of a withdrawal, and an instant does not contain a day's interest. The two agree within 41 seconds, which the card calls a tolerance. Ref. CIBT-2964-1704-7		

Closing balance, month by month

Highest 1,757,974,994 s · lowest 1,350,996,617 s



April 2963 March 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 2964-03