CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 35, Pallas Ring 10

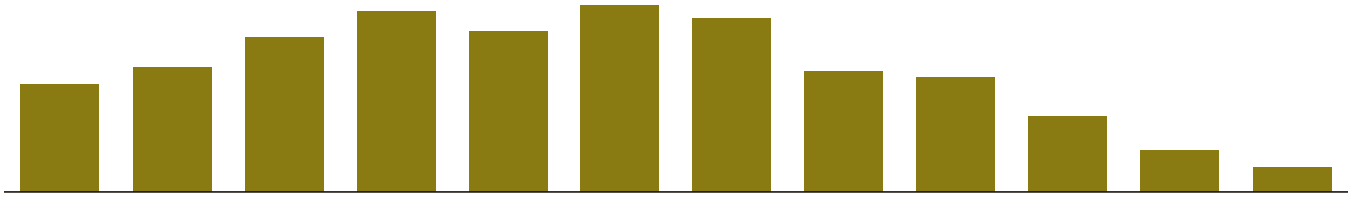
Account 8564-7984-5708
Period 1–31 May 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,434,772,778 s	**+13,101,441 s**	**-52,526,438 s**	**1,395,347,781 s**

Date	Description	Amount (s)	Balance (s)
10 May	Payroll credit: Phobos Drydock	+8,438,430	1,443,211,208
	Phobos Drydock has moved its payroll from the last working day to the first, and asks that you be told in case you had come to rely on the old one. The gap between the two dates has been paid in full, once, by the office. Ref. CIBT-2964-9926-1		
14 May	Transfer to joint account	-5,063,058	1,438,148,150
	A reply from L4 Habitat took 29 days, and it answered the question before it was put. The Bank has accepted the answer and filed the question beside it. Ref. CIBT-2964-3EED-0		
19 May	ATM withdrawal: L4 Habitat	-259,200	1,437,888,950
	The officer on the concourse says the machine at L4 Habitat has never once given back the exact amount requested, and that you have never once asked it to. Ref. CIBT-2964-1442-6		
23 May	Transfer to own account: L4 Habitat	-47,197,880	1,390,691,070
	A sundry for the Positive Contact interpreter attached to your 2959 transfer, which the species' clerks bill in their own unit and the Bank converts at a rate neither party admits to choosing. Ref. CIBT-2964-6CC5-4		
30 May	Slippage fee (L4 Habitat, 7 transfers)	-6,300	1,390,684,770
	You have sent the same 6,300 to 8564-9458-8283 on every 30th since 2963, and each time the relay has charged 0.30 seconds for it. The Bank has suggested a cheaper route, which you have not yet tried, and has not pressed the point. Ref. CIBT-2964-3F3A-0		
31 May	Interest at 3.90% APY	+4,663,011	1,395,347,781
	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-2964-9025-1		

Closing balance, month by month

Highest 1,757,974,994 s · lowest 1,395,347,781 s



June 2963 May 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 2964-05