CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 335, Pallas Ring 10

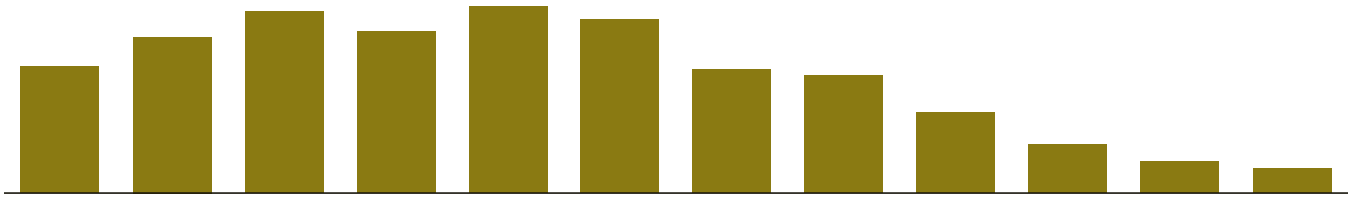
Account 8564-7984-5708
Period 1–30 June 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,395,347,781 s	+12,973,310 s	-29,577,041 s	1,378,744,050 s

Date	Description	Amount (s)	Balance (s)
04 Jun	Transfer to joint account	-5,063,058	1,390,284,723
	The joint transfer due on the 4th was made, as it is every month, by the second-last working day of the period. It has never been made early, and no one has asked it to be. Ref. CIBT-2964-D03B-6		
08 Jun	Payroll credit: Phobos Drydock	+8,438,430	1,398,723,153
	Under the rounding rule, a wage that falls between two whole cycles is paid to the lower one, and the remainder is held in reserve. Your remainder this month is 0.958 of one cycle, and it stays where it is. Ref. CIBT-2964-992C-4		
10 Jun	Transfer to own account: Europa	-24,507,683	1,374,215,470
	The expense claim you filed from Europa has been settled through Phobos Drydock, at the posted rate on the day it was approved, not the day you filed it. Ref. CIBT-2964-DFA5-9		
12 Jun	Slippage fee (Europa, 7 transfers)	-6,300	1,374,209,170
	Phobos Drydock asked that the slippage on its remittances appear on a separate line, so that its accounts department can see what it is paying for. The line is shown. It is the only line on your statement that anyone at Phobos Drydock has read in full. Ref. CIBT-2964-16D0-2		
30 Jun	Interest at 3.90% APY	+4,534,880	1,378,744,050
	No withdrawals have been made in 30 days, and the balance has grown in that time by an amount the statement shows to the second. The officer adds that a balance this quiet is rare on this branch and always welcome. Ref. CIBT-2964-DC30-7		

Closing balance, month by month

Highest 1,757,974,994 s · lowest 1,378,744,050 s



July 2963 June 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 2964-06