CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 397, Pallas Ring 10

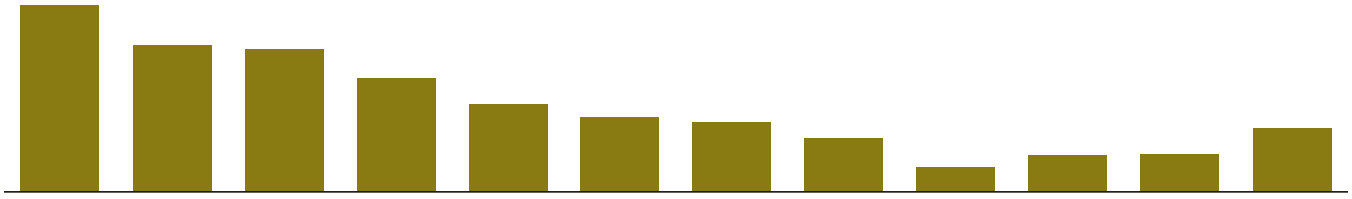
Account 8564-7984-5708
Period 1–30 November 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,284,476,553 s	+82,393,473 s	-5,322,258 s	1,361,547,768 s

Date	Description	Amount (s)	Balance (s)
04 Nov	Transfer to joint account	-5,063,058	1,279,413,495
	The standing order to 8564-9458-8283 has been paid on the 4th for 7 months running, and the officer has begun to think of the date as a neighbour. Ref. CIBT-2964-8F8C-2		
08 Nov	ATM withdrawal: Mars Station	-259,200	1,279,154,295
	Your request at Mars Station waited behind 2 others on the 8th. The machine served them in the order they arrived, which the Bank considers the fairest order and certainly the slowest, and your cash was counted out at the end of it. Ref. CIBT-2964-20D8-5		
14 Nov	Payroll credit: Phobos Drydock	+8,438,430	1,287,592,725
	Paid from a station on the Mars Station ring, where the pay office works a shift ahead of the Bank's own day. The credit reached Hall E a shift early and was held for you in the night safe until the day it belonged to. Ref. CIBT-2964-8FCC-3		
16 Nov	Deposit: Hall E	+69,780,495	1,357,373,220
	The deposit posted on the 16th was keyed to the rate of another branch. The rate has been changed to Hall E's, and the amount, 69,780,495, is unaltered. Ref. CIBT-2964-8C4B-4		
30 Nov	Interest at 3.90% APY	+4,174,548	1,361,547,768
	Interest accrued across 30 days of the rate change and was worked out in two parts, the old rate and the new, each rounded to the second before they were added. The two roundings differ by 1,800 seconds, and the Bank has noted the difference and kept the lower figure. Ref. CIBT-2964-40DA-6		

Closing balance, month by month

Highest 1,727,626,706 s · lowest 1,246,002,028 s



December 2963 November 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 2964-11