CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 307, Pallas Ring 10

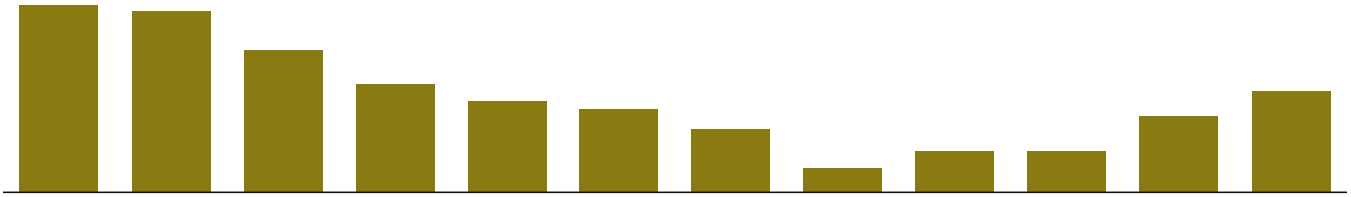
Account 8564-7984-5708
Period 1–31 December 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,361,547,768 s	**+61,620,140 s**	**-5,409,858 s**	**1,417,758,050 s**

Date	Description	Amount (s)	Balance (s)
04 Dec	Transfer to joint account	-5,063,058	1,356,484,710
	The cashier notes that this is the only joint account on which she has seen both names written in the same ink, and asks that it be recorded without comment. Ref. CIBT-2964-1AEF-6		
06 Dec	Slippage fee (Nairobi Sector, 4 transfers)	-1,200	1,356,483,510
	The auditors spent 30 days on the slippage for this period and found that it came to 1,200 s, which was the sum already charged. They asked the Bank to record that they were satisfied, and it does so with pleasure. Ref. CIBT-2964-C2F6-4		
13 Dec	Payroll credit: Phobos Drydock	+8,438,430	1,364,921,940
	Your wages from Phobos Drydock are rounded down each month to the whole day, and the remainder goes into a staff reserve. The reserve is kept in a folder behind the counter, out of the light for the year and paid out in a single sum. This year it came to 0.943 of one day, and the payroll office has asked whether you would like it in cash or added to next year's pay. Ref. CIBT-2964-FDA2-6		
16 Dec	ATM withdrawal: Nairobi Sector	-86,400	1,364,835,540
	The Teller who signed off this withdrawal says the machine had already paid out when she arrived, and that she only confirmed the payment. She considers this the most sensible division of labour she has seen. Ref. CIBT-2964-7735-7		
22 Dec	Deposit: Hall E	+48,756,680	1,413,592,220
	The counter fee on this deposit has been waived, because the envelope was addressed to the window by name. The Bank holds that a courtesy of that kind is never charged for. Ref. CIBT-2964-A38E-4		
27 Dec	ATM withdrawal: Nairobi Sector	-259,200	1,413,333,020
	The auditors sampled this withdrawal from the machine's log. It was authorised, paid out and receipted in the right order, which the auditors note is more than they can say for the queue. Ref. CIBT-2964-D5C1-0		
31 Dec	Interest at 3.90% APY	+4,425,030	1,417,758,050
	Interest for the 31st was posted from the balance before the deposit, because the slip had been filed a day behind the envelope it came in. The figure has been worked again on the full balance, and the 29 seconds owed to you are on the line beneath. Ref. CIBT-2964-C2B6-0		

Closing balance, month by month

Highest 1,609,760,696 s · lowest 1,246,002,028 s



January 2964 December 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 2964-12