CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 132, Pallas Ring 10

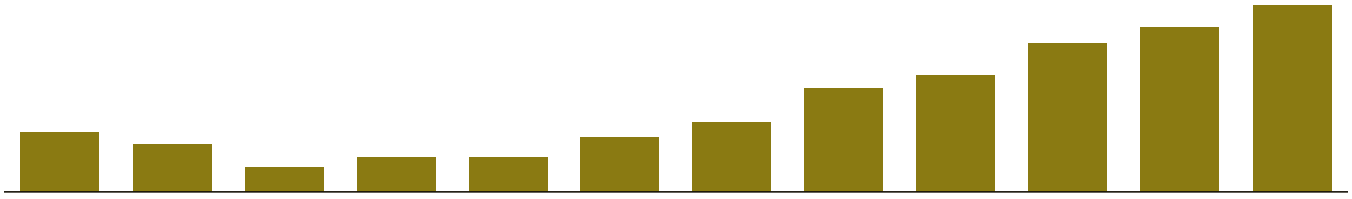
Account 8564-7984-5708
Period 1–31 May 2965
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,774,053,637 s	**+88,979,325 s**	**-5,065,758 s**	**1,857,967,204 s**

Date	Description	Amount (s)	Balance (s)
03 May	Payroll credit: Phobos Drydock	+8,438,430	1,782,492,067
	The Phobos Drydock credit includes the first instalment of a bonus agreed in the spring and paid in the autumn. The Bank does not comment on whether the bonus was earned, only on when it arrived. Ref. CIBT-2965-1485-4		
14 May	Transfer to joint account	-5,063,058	1,777,429,009
	Auditors note that the joint balance appears in full on both holders' statements, as the rules require. They record that both holders read it. Ref. CIBT-2965-69C8-8		
21 May	Slippage fee (The Belt, 3 transfers)	-2,700	1,777,426,309
	Your transfers to 8564-7984-5708 crossed while Phobos Drydock changed the clock at its settlement desk, so each one took 11 extra seconds to arrive. The Bank charges for the seconds it can see, and the firm has been asked to say what it can see. Ref. CIBT-2965-C4FF-3		
28 May	Deposit: Hall E	+74,775,221	1,852,201,530
	You bring each deposit in a plain envelope with your initials in the corner, and ask for the slip to be stamped on its back rather than its front. The stamp has been on the back since 2960, and the officers have stopped mentioning it. Ref. CIBT-2965-AD4D-7		
31 May	Interest at 3.90% APY	+5,765,674	1,857,967,204
	Phobos Drydock has asked that the interest on its deposit be paid to you and not to the firm. Its accountant has written to say this will cost the firm 0.30 s a week, which the accountant intends to recover in other ways. Ref. CIBT-2965-5820-1		

Closing balance, month by month

Highest 1,857,967,204 s · lowest 1,246,002,028 s



June 2964 May 2965

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 2965-05