CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Hamid Valderrama-Eskeland**
Unit 176, Pallas Ring 10

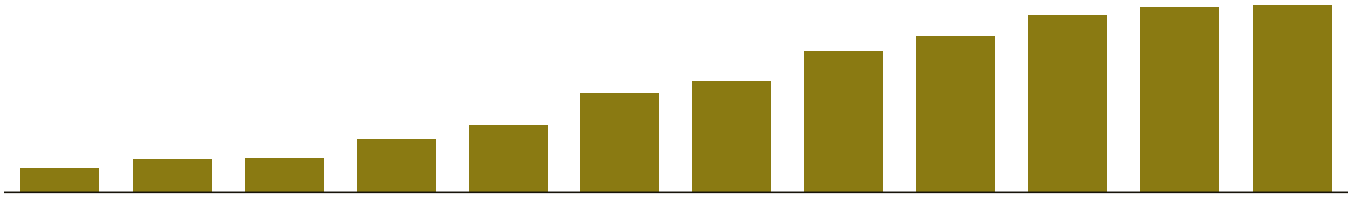
Account 8564-7984-5708
Period 1–31 July 2965
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **1,889,578,845 s** | **+14,579,561 s** | **-6,956,781 s** | **1,897,201,625 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 08 Jul | Transfer to own account: Montréal Sector | -1,369,923 | 1,888,208,922 |
| | The adjustment was made at the request of a customer standing at the window, whose instruction the officer has recorded as "please, if it is no trouble". It was no trouble. Ref. CIBT-2965-54A2-4 | | |
| 16 Jul | ATM withdrawal: Montréal Sector | -172,800 | 1,888,036,122 |
| | The teller noted that you asked her to hold the cash while you decided whether to keep it. She held it. The decision is recorded as yours. Ref. CIBT-2965-B036-3 | | |
| 16 Jul | Slippage fee (Montréal Sector, 9 transfers) | -5,400 | 1,888,030,722 |
| | Charged at 0.30 s per Standard day across 9 crossings. The Teller points out that the fee was lower last month, and that she has no means of making it so again. Ref. CIBT-2965-B05C-8 | | |
| 20 Jul | Transfer to joint account | -5,063,058 | 1,882,967,664 |
| | A joint transfer is rounded at the mandate's percentage before the sum is divided, so the holders' shares are settled first and the rounding is paid by whichever share is smaller. This month that was Mateo Lindqvist-Fothergill's, by 0.984, and it was mentioned at the counter without complaint. Ref. CIBT-2965-C85F-0 | | |
| 25 Jul | Memory Vault: box 39-589, quarter | -259,200 | 1,882,708,464 |
| | The inventory of box 39-589 was held at the Montréal Sector sub-level for 28 Standard days, because the relay carrying it had to be walked through the lift by a porter. The contents are unchanged, and so is the rental. Ref. CIBT-2965-7DBD-1 | | |
| 27 Jul | Payroll credit: Phobos Drydock | +8,438,430 | 1,891,146,894 |
| | The Phobos Drydock credit was posted 30 days late because its office changed the calendar without telling us. It has since told us, and the Bank has moved its own calendar to match, which it does not do for many employers. Ref. CIBT-2965-6494-9 | | |
| 30 Jul | ATM withdrawal: Montréal Sector | -86,400 | 1,891,060,494 |
| | The receipt was folded into your wallet before it had finished printing. The Teller admires the method without recommending it, and asks that it be recorded as a method. Ref. CIBT-2965-C603-4 | | |
| 31 Jul | Interest at 3.90% APY | +6,141,131 | 1,897,201,625 |
| | The posting was held on the 31st while the ledger was checked against its own copy. The check took 30 days, the copies agreed in every respect, and the interest was released with the days still on it. Ref. CIBT-2965-4A52-4 | | |

### Closing balance, month by month

Highest 1,897,201,625 s · lowest 1,246,002,028 s



August 2964 July 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 2965-07