CORPORATE INSTITUTIONAL
# BANK OF TIME

**STATEMENT OF ACCOUNT**
Standard Time Deposit

**Hamid Valderrama-Eskeland**
Unit 168, Pallas Ring 10

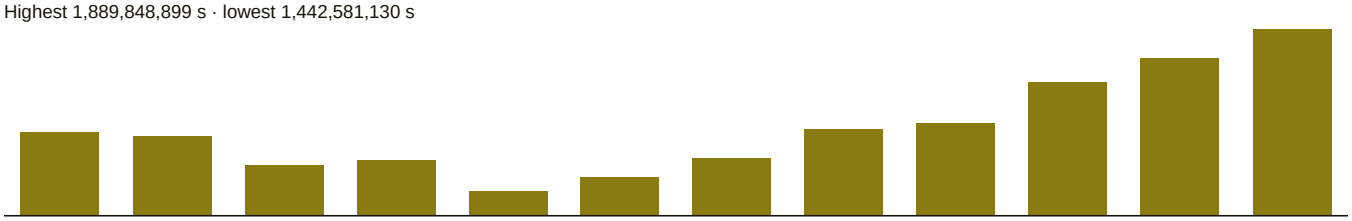
Account 8564-7984-5708
Period 1–31 January 2967
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **1,810,767,117 s** | **+84,665,940 s** | **-5,584,158 s** | **1,889,848,899 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 03 Jan | Slippage fee (Montréal Sector, 9 transfers) | -2,700 | 1,810,764,417 |
| | The same 9 crossings are charged each month, and each month the Bank adds one more item to the list of things it might have charged for and did not. The list is kept in the back office and is now longer than the statement it supports. Ref. CIBT-2967-2EAD-8 | | |
| 10 Jan | ATM withdrawal: Montréal Sector | -259,200 | 1,810,505,217 |
| | The machine at Montréal Sector rounds to the whole day as it dispenses and then, by a separate rule, rounds the account's share of the fraction to the nearest 32 seconds. The statement therefore carries two numbers where the cash carries one. Ref. CIBT-2967-8D67-9 | | |
| 10 Jan | Transfer to joint account | -5,063,058 | 1,805,442,159 |
| | The Teller asks whether the joint transfer is still a joint transfer or has become one holder's errand. She has been told it is still joint, and that the errand is the one who signs. She has entered both. Ref. CIBT-2967-8608-0 | | |
| 18 Jan | Deposit: Hall E | +78,780,947 | 1,884,223,106 |
| | You always bring a pencil to the counter and always leave it there. The officers keep the pencils in a tin with your name on the lid, and it is now the fullest tin at Hall E. Ref. CIBT-2967-4F77-8 | | |
| 19 Jan | Memory Vault: box 39-589, quarter | -259,200 | 1,883,963,906 |
| | For the auditors: the rental on box 39-589 for the quarter is 259,200 SGS, which agrees with the Vault's receipt and your standing order to the second. No exception is noted against this box. Ref. CIBT-2967-8C44-3 | | |
| 31 Jan | Interest at 3.90% APY | +5,884,993 | 1,889,848,899 |
| | Your employer, Phobos Drydock, pays a small sum into this account each month as a benefit of its staff scheme. It appears on its own line, and the Bank has not been asked to judge whether the scheme is generous, only whether it is prompt, which it is. Ref. CIBT-2967-675E-7 | | |

## Closing balance, month by month

Highest 1,889,848,899 s · lowest 1,442,581,130 s



February 2966 January 2967

*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  2967-01