CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 331, Pallas Ring 10

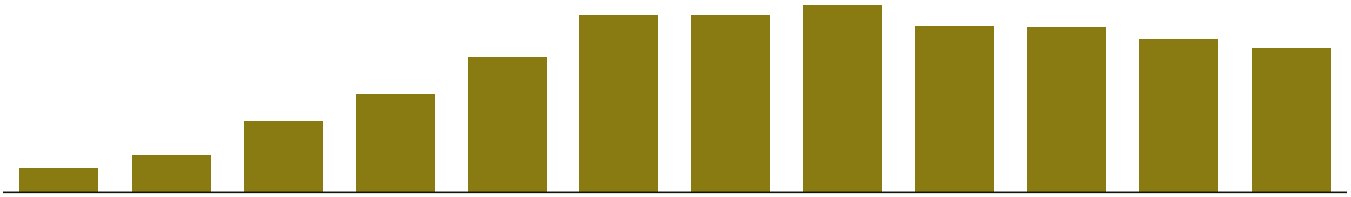
Account 8564-7984-5708
Period 1–31 July 2969
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,179,190,448 s	**+15,520,798 s**	**-38,201,181 s**	**2,156,510,065 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	Slippage fee (New Orleans Sector, 8 transfers)	-2,400	2,179,188,048
	The relay at New Orleans Sector charged a crossing to the wrong account, and the fee of 0.30 s came out of the interest on 8564-9458-8283. The two accounts have been reconciled and the fee returned. The relay asks that the error be treated as an honest one, since the crossing was made in the right direction. Ref. CIBT-2969-1240-7		
01 Jul	Memory Vault: box 39-589, quarter	-259,200	2,178,928,848
	Box 39-589: the custodian has measured the box's humidity twice this quarter and reports the two readings agree to the tenth of a point, a result the Vault records with some satisfaction. Ref. CIBT-2969-14CA-1		
09 Jul	ATM withdrawal: New Orleans Sector	-259,200	2,178,669,648
	Under the rounding rule, cash at New Orleans Sector is paid in whole days while the account is held to the second, so the 0.974 day left over has been credited back to 8564-7984-5708 at the posted rate. It is the only line on this statement that is in your favour. Ref. CIBT-2969-1723-3		
09 Jul	Transfer to own account: New Orleans Sector	-32,617,323	2,146,052,325
	Phobos Drydock asked that its sundries be charged to your account and reimbursed to its own, which the Bank did. It then asked for the reimbursement to be returned, on a form the firm later asked us to send back. The sundry is in your account, and the form is in the firm's drawer. Ref. CIBT-2969-FD4B-4		
16 Jul	Transfer to joint account	-5,063,058	2,140,989,267
	The crossing fee on the joint transfer was not taken. Both holders crossed the same clock boundary in the same hour, and the Bank counts that as one crossing and not two. Ref. CIBT-2969-CB5D-2		
29 Jul	Payroll credit: Phobos Drydock	+8,438,430	2,149,427,697
	Pay for the last 31 Standard days was rounded to the nearest five seconds, the figure the employer's office has always used. The Bank's own rule would have rounded it down. The contract names the employer's rule, and the Bank has applied it. Ref. CIBT-2969-EE4C-5		
31 Jul	Interest at 3.90% APY	+7,082,368	2,156,510,065
	The interest for the last 30 days was not posted, because the officer who approves late interest had walked to the far end of the Hall E concourse to meet a courier who had not yet arrived. The officer has come back, and the interest has been posted at the rate of the days it was owed for. Ref. CIBT-2969-2BDC-9		

Closing balance, month by month

Highest 2,266,825,541 s · lowest 1,845,094,585 s



August 2968 July 2969

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  2969-07`