CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 239, Pallas Ring 10

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

Opening balance	Credits	Debits	Closing balance
2,156,510,065 s	**+15,447,087 s**	**-92,099,345 s**	**2,079,857,807 s**

Date	Description	Amount (s)	Balance (s)
07 Aug	Transfer to own account: Delhi Sector	-87,033,887	2,069,476,178
	Reconciliation note: the sundry balance at Hall E and the Head Office register differ by 0.30 seconds, carried forward from 2965 and not on your account. It appears here only because the auditors asked that every item be shown. Ref. CIBT-2969-BFD0-0		
09 Aug	Transfer to joint account	-5,063,058	2,064,413,120
	The credit to 8564-9458-8283 came from Phobos Drydock, which pays one holder by standing instruction and has asked that the other holder be told nothing about the sum. The Bank has told neither of them, and the statement is the only record. Ref. CIBT-2969-8657-6		
19 Aug	Payroll credit: Phobos Drydock	+8,438,430	2,072,851,550
	Phobos Drydock deducts a sum each month toward a pension the holder has not yet been told about. The Bank holds the sum on the holder's behalf and will say what it is when the holder asks. Ref. CIBT-2969-DD56-1		
29 Aug	Slippage fee (Delhi Sector, 4 transfers)	-2,400	2,072,849,150
	The 4 crossings you make at the start of each quarter attract the fee every time. Each quarter the officer offers the slower route at a lower fee, and you have declined it every time since 2964. It will be offered again next quarter. Ref. CIBT-2969-68E5-0		
31 Aug	Interest at 3.90% APY	+7,008,657	2,079,857,807
	On the Titan side the interest is counted in the dome's own seconds, which are timed by the lake's clock and run a little cold. The conversion to ours is made at the published rate, and the temperature is written on the line as a matter of record. Ref. CIBT-2969-25EF-0		

Closing balance, month by month

Highest 2,266,825,541 s · lowest 1,877,521,258 s



September 2968 August 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 2969-08