CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 313, Pallas Ring 10

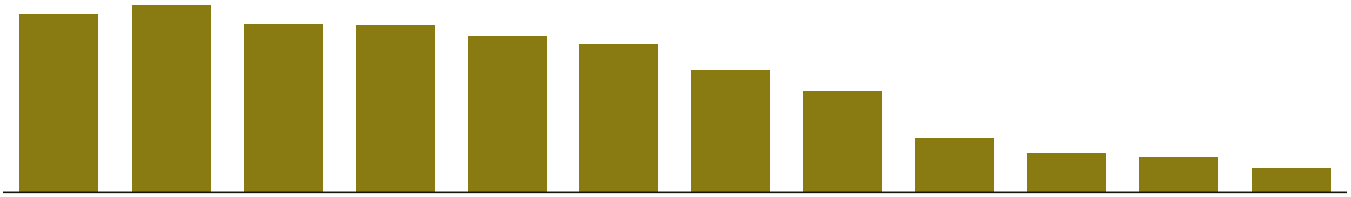
Account 8564-7984-5708
Period 1–31 January 2970
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,830,590,534 s	**+5,949,419 s**	**-37,235,442 s**	**1,799,304,511 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Transfer to joint account	-5,063,058	1,825,527,476
	Auditors traced the joint balance from Hall E to 8564-9458-8283 and back again, and found no second missing on the way. The trace is filed under the account number, since the holders would not agree which of them it belonged to. Ref. CIBT-2970-68EF-9		
05 Jan	ATM withdrawal: Svalbard	-172,800	1,825,354,676
	The withdrawal of 172,800 came out of the machine in whole days, so the sum you asked for was rounded to the nearest of them. The 0.994 left over stayed on the account, where it is not in the machine's hands. Ref. CIBT-2970-C72A-7		
05 Jan	Memory Vault: box 39-589, quarter	-259,200	1,825,095,476
	Your box was once kept at the back of the Svalbard sub-level, under a window that gives onto nothing. You asked for it to be moved nearer the door, and were asked why. You said the box would then see who came in, and the custodian said the box had never asked to. Ref. CIBT-2970-3A0D-2		
12 Jan	Slippage fee (Svalbard, 7 transfers)	-2,100	1,825,093,376
	The Teller points out that a slippage fee is the only charge in this branch paid in the same currency it was lost in. Ref. CIBT-2970-DAF3-4		
21 Jan	ATM withdrawal: Svalbard	-172,800	1,824,920,576
	The fee on a withdrawal at Svalbard is charged on the sum rounded up to the next day. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-2970-C1B3-3		
21 Jan	Transfer to own account: Svalbard	-31,565,484	1,793,355,092
	You asked for the sundry to be itemised, and the Teller itemised it as a single line. You accepted the line without remark, which she takes as an answer. Ref. CIBT-2970-761B-4		
31 Jan	Interest at 3.90% APY	+5,949,419	1,799,304,511
	Under the practice on whole seconds at the close of day, interest is rounded down to the whole second on each day and up on the last, so that a month of small amounts comes out even. This month the last day gave 0.946 back, and it has been credited to the account. Ref. CIBT-2970-555F-9		

Closing balance, month by month

Highest 2,266,825,541 s · lowest 1,799,304,511 s



February 2969 January 2970

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  2970-01`