CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 354, Pallas Ring 10

Account 8564-7984-5708
Period 1–30 June 2971
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,164,904,548 s	**+15,474,369 s**	**-124,008,217 s**	**2,056,370,700 s**

Date	Description	Amount (s)	Balance (s)
19 Jun	Slippage fee (Luna, 6 transfers)	-1,800	2,164,902,748
	Slippage is not a penalty. It is what happens when the two ends of a crossing keep different time, and the Bank would rather you knew that than paid it in silence. Ref. CIBT-2971-D6DE-0		
26 Jun	Payroll credit: Phobos Drydock	+8,438,430	2,173,341,178
	Under the rounding rule for salaried credits, a sum is taken to the whole day if it falls within 18 seconds of one. This credit fell 18 seconds outside that margin, and the remainder has been left with the employer, who has not asked for it. Ref. CIBT-2971-F1D3-9		
26 Jun	Transfer to own account: Luna	-118,770,559	2,054,570,619
	Phobos Drydock raised the sundry against your wage for a replacement lanyard, a charge the office says it meant to explain to you in 2966. The explanation is attached: the lanyard was yours, and the replacement was your idea. Ref. CIBT-2971-6FCF-2		
27 Jun	ATM withdrawal: Luna	-172,800	2,054,397,819
	The machine pays out in whole units of day and keeps the fraction, which is returned to the account at the next close. On the 27th the fraction was 0.953 day, and it has been added to your balance. Ref. CIBT-2971-1BF0-4		
29 Jun	Transfer to joint account	-5,063,058	2,049,334,761
	The address on the statement was the flat the holders left in 2968. The Bank has updated it, and the old address has been kept on file, so that letters still arriving there can be forwarded by hand. Ref. CIBT-2971-6917-6		
30 Jun	Interest at 3.90% APY	+7,035,939	2,056,370,700
	Interest is reckoned in Standard days wherever an account is kept, so the figure on this statement is 3.90% of a year counted by the Head Office clock. The Bank has converted it at the posted rate and does not intend to discuss it further. Ref. CIBT-2971-2745-1		

Closing balance, month by month

Highest 2,355,325,369 s · lowest 2,026,276,877 s



July 2970 June 2971

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 2971-06