CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 355, Pallas Ring 10

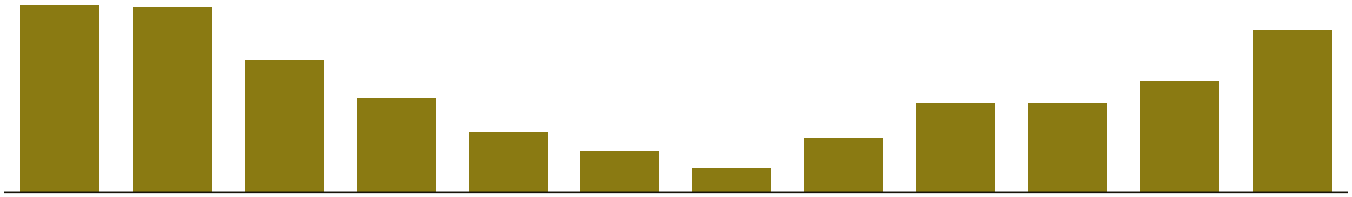
Account 8564-7984-5708
Period 1–31 May 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,909,128,766 s	**+105,187,076 s**	**-5,236,158 s**	**2,009,079,684 s**

Date	Description	Amount (s)	Balance (s)
09 May	Transfer to joint account	-5,063,058	1,904,065,708
	Phobos Drydock pays into the joint account on the day its accounts are audited, and the sum appears on the statement under both names and under no one else's. Nobody at the firm has asked why it is always a round figure. Ref. CIBT-2972-7F76-6		
14 May	Deposit: Hall E	+90,543,978	1,994,609,686
	The deposit came from Phobos Drydock's surplus of unspent time at the close of its financial year, which the company describes as the hours it did not need. The Bank has credited the whole of it, and has not been asked to find out where the surplus came from. Ref. CIBT-2972-E1E3-0		
15 May	Slippage fee (Europa, 1 transfers)	-300	1,994,609,386
	Your transfers were sent to the Europa relay by a clerk who had been told the relay was on the other side of the river. It was on this side. The crossing was made once, and the fee has been taken once. Ref. CIBT-2972-FE24-3		
21 May	Payroll credit: Phobos Drydock	+8,438,430	2,003,047,816
	The wage waited 30 days for a supervisor who was on a long shift and could sign only when it ended. The supervisor signed on the 21st, and the credit went out the same hour. Ref. CIBT-2972-D33D-0		
22 May	ATM withdrawal: Europa	-86,400	2,002,961,416
	The card was kept by the machine at Europa for 61 minutes while the Bank's ledger caught up with a withdrawal you had already made. You had walked off with the notes by then, and the machine has been asked to return the card with a note apologising for its pace. Ref. CIBT-2972-A2B0-1		
24 May	ATM withdrawal: Europa	-86,400	2,002,875,016
	The machine misread a signature as a second attempt and debited the withdrawal twice. The officer's log shows the second was refused. The account has been credited the duplicate in full, with the machine's apology. Ref. CIBT-2972-11E7-4		
31 May	Interest at 3.90% APY	+6,204,668	2,009,079,684
	Reviewed for the audit file: the interest on 8564-7984-5708 agrees with the posted rate to the second, and the rate agrees with the Rate Committee's table for the quarter. The clerk has initialled both and asked that the initials not be compared. Ref. CIBT-2972-9FD2-7		

Closing balance, month by month

Highest 2,056,370,700 s · lowest 1,738,427,670 s



June 2971 May 2972

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 2972-05