CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 70, Pallas Ring 10

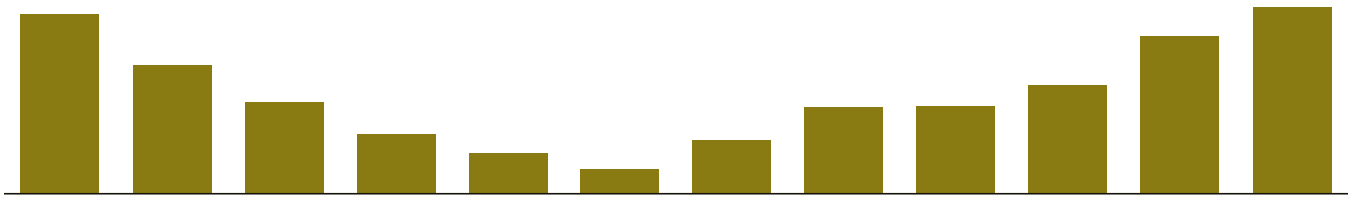
Account 8564-7984-5708
Period 1–30 June 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,009,079,684 s	**+63,881,122 s**	**-5,324,058 s**	**2,067,636,748 s**

Date	Description	Amount (s)	Balance (s)
16 Jun	Slippage fee (Ganymede, 2 transfers)	-1,800	2,009,077,884
	Someone from the audit office stood in the Hall E clock room and took a reading from the relay. It agreed with the one in this file, and the auditors signed the sheet, which is the first time that has happened for this relay. Ref. CIBT-2972-76F4-3		
16 Jun	Transfer to joint account	-5,063,058	2,004,014,826
	The statement for 2971 was printed on one sheet for each holder, and the two sheets agree to the last 18 seconds. Both sheets have been filed, and neither has been annotated. Ref. CIBT-2972-7DC2-2		
21 Jun	ATM withdrawal: Ganymede	-259,200	2,003,755,626
	Your withdrawal at Ganymede waited 57 minutes while the machine asked the relay to confirm the balance. The relay confirmed it, and the wait was the relay's, not yours; nothing is owed on it. Ref. CIBT-2972-4952-4		
26 Jun	Deposit: Hall E	+48,913,184	2,052,668,810
	The envelope came in with a child allowed to hold the envelope for the last few steps, and was counted at the window as though it had come straight from your hand. The slip was in order, and the figure in the margin agreed with the count, which is all the window asks. Ref. CIBT-2972-9BD0-1		
27 Jun	Payroll credit: Phobos Drydock	+8,438,430	2,061,107,240
	Phobos Drydock has one fewer line on its payroll this period. The handling charge on the line that has gone, 0.30 seconds, is credited here, and the Bank passes the credit on without comment. Ref. CIBT-2972-7A68-2		
30 Jun	Interest at 3.90% APY	+6,529,508	2,067,636,748
	At the Ganymede office, interest is paid in the station's own minutes, which the clerks count on one hand and then check on the other. The sum agrees on both counts, and the clerks have agreed the conversion, though not in the same week. Ref. CIBT-2972-0F9C-4		

Closing balance, month by month

Highest 2,067,636,748 s · lowest 1,738,427,670 s



July 2971 June 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 2972-06