CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 30, Pallas Ring 10

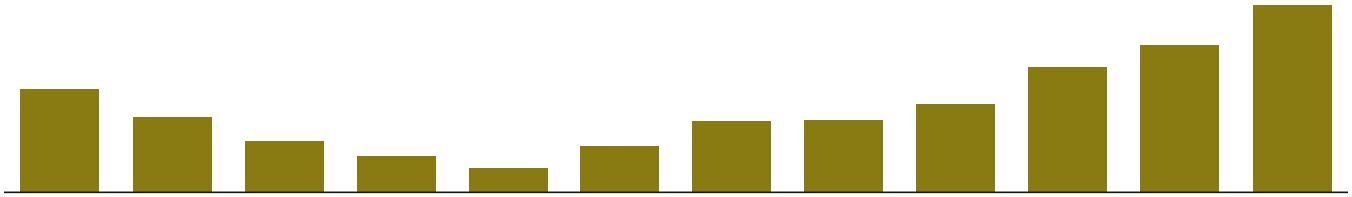
Account 8564-7984-5708
Period 1–31 July 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,067,636,748 s	**+111,555,369 s**	**-5,582,058 s**	**2,173,610,059 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Transfer to joint account	-5,063,058	2,062,573,690
	You take the joint statement to the window unopened. The officer opens it, and you read the total before she does. Neither of you has ever explained the custom. Ref. CIBT-2972-B6EC-8		
11 Jul	ATM withdrawal: Titan	-86,400	2,062,487,290
	The standing transfer to 8564-9458-8283 is taken from the cash each time you withdraw, and carried in a separate envelope that the machine labels "for the joint account". The envelope is never opened at the branch. Ref. CIBT-2972-C97C-8		
15 Jul	Slippage fee (Titan, 2 transfers)	-600	2,062,486,690
	Phobos Drydock asked that the slippage on its remittances appear on a separate line, so that its accounts department can see what it is paying for. The line is shown. It is the only line on your statement that anyone at Phobos Drydock has read in full. Ref. CIBT-2972-0690-9		
18 Jul	Memory Vault: box 39-589, quarter	-259,200	2,062,227,490
	A late fee of 0.30 s on box 39-589 was set aside when the notice was found to have gone to Titan, where the holder has never lived. The Vault treats its own misdirection as its own expense, and charges nothing for it. Ref. CIBT-2972-B093-4		
22 Jul	Payroll credit: Phobos Drydock	+8,438,430	2,070,665,920
	The Phobos Drydock salary was converted at the rate of the day the work was done, so no conversion charge applies. It is the only conversion on your file that has gone in your favour without a word from you. Ref. CIBT-2972-6AEE-9		
25 Jul	ATM withdrawal: Titan	-172,800	2,070,493,120
	You never draw the same denomination twice in a row from the Titan machine. The officers keep a short list of what you have drawn, and the list is complete, and it is the only list at the branch that anybody reads all the way through. Ref. CIBT-2972-B5F8-7		
28 Jul	Deposit: Hall E	+96,397,120	2,166,890,240
	Io's window takes deposits through a hatch the colour of the vents, and the envelope is wiped down with a cloth before the Teller will touch it. The sum was counted in gloves and found to agree with the slip, which the Io office says is its own kind of miracle. Ref. CIBT-2972-D5AD-6		
31 Jul	Interest at 3.90% APY	+6,719,819	2,173,610,059
	Interest is credited at the close of the day on the 31st of each month. The credit has not been posted late in any month since 2968, and the officer on duty has begun to mention it. Ref. CIBT-2972-1CD5-9		

Closing balance, month by month

Highest 2,173,610,059 s · lowest 1,738,427,670 s



August 2971 July 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 2972-07