CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 68, Pallas Ring 10

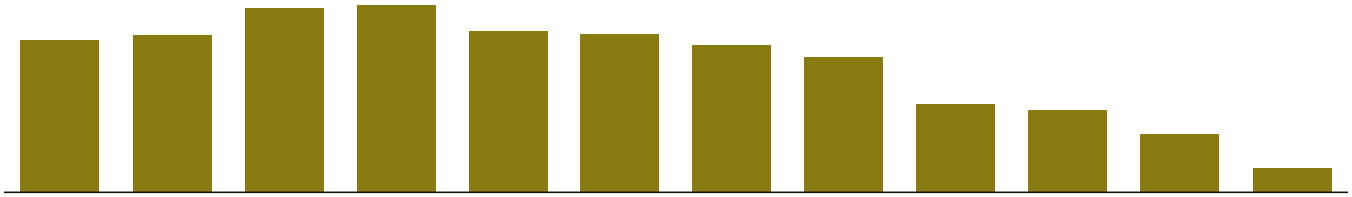
Account 8564-7984-5708
Period 1–31 July 2973
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,912,460,420 s	**+14,653,926 s**	**-130,108,887 s**	**1,797,005,459 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	Transfer to own account: L4 Habitat	-124,525,629	1,787,934,791
	Phobos Drydock has asked that the sundry for your training course be treated as a company expense, which it is, and that your name be left off the slip, which it is not, because the Bank keeps names on slips. Ref. CIBT-2973-F804-9		
04 Jul	Transfer to joint account	-5,063,058	1,782,871,733
	Each holder's half of the monthly charge is rounded down and the other half down, so that the sum is the same whichever of you pays it. Ref. CIBT-2973-FEC5-2		
05 Jul	Memory Vault: box 39-589, quarter	-259,200	1,782,612,533
	The box Phobos Drydock rented at L4 Habitat has been moved to the Head Office sub-level at the firm's request, so that the staff who use it can reach it on their lunch hour. The firm has paid the transfer charge itself. Ref. CIBT-2973-3FA1-8		
06 Jul	ATM withdrawal: L4 Habitat	-259,200	1,782,353,333
	You take the cash at L4 Habitat and drop it straight into the lobby box in the same minute, all of it. The box is locked, the key is kept by the Teller, and no one has yet asked her for it back. Ref. CIBT-2973-439C-0		
14 Jul	Payroll credit: Phobos Drydock	+8,438,430	1,790,791,763
	Wages from Phobos Drydock were held for 31 days at L4 Habitat while the employer's office confirmed the period. The period was confirmed on the 14th, and the credit has been posted from the first day of it. Ref. CIBT-2973-56E5-2		
29 Jul	Slippage fee (L4 Habitat, 3 transfers)	-1,800	1,790,789,963
	The clock in the window at Hall E runs 22 seconds behind the relay's, which you have timed every month since 2971 and reported in writing. The Bank has charged your fee on the window's figure, and the window clock has been set to agree with the Bank, which is the only instance in the file of a clock taking advice. Ref. CIBT-2973-4E36-9		
31 Jul	Interest at 3.90% APY	+6,215,496	1,797,005,459
	Interest of 3.90% APY is credited on the 31st of every month, and the same figure is copied onto a transfer note kept at the branch since 2968. The note is the one slip the Bank keeps twice, so that the two copies can be seen to agree. Ref. CIBT-2973-48A2-6		

Closing balance, month by month

Highest 2,352,902,889 s · lowest 1,797,005,459 s



August 2972 July 2973

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 2973-07