CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 92, Pallas Ring 10

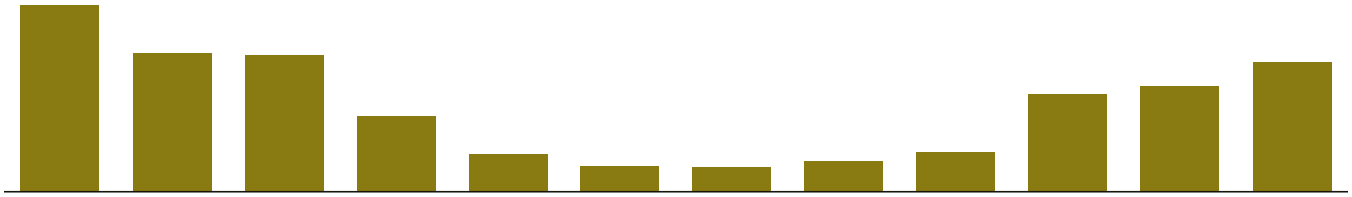
Account 8564-7984-5708
Period 1–31 January 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,742,770,770 s	+55,157,149 s	-5,408,658 s	1,792,519,261 s

Date	Description	Amount (s)	Balance (s)
04 Jan	Deposit: Hall E	+41,054,714	1,783,825,484
	The handling charge is waived on a slip written in ink, every figure legible and none needing a guess. The counter regards a clean slip as the nearest thing to a gift it is permitted to accept. Ref. CIBT-2976-12F1-4		
10 Jan	Memory Vault: box 39-589, quarter	-259,200	1,783,566,284
	The rent on box 39-589 is worked to the day, and the difference is printed beneath it in full so that the holder can check the working. The holder always does, and has never yet found a day wrong. Ref. CIBT-2976-BCB5-8		
11 Jan	Payroll credit: Phobos Drydock	+8,438,430	1,792,004,714
	Your wage from Phobos Drydock was rounded down to the whole second, and the fraction left over has been added to the next credit, where it earns interest at the posted rate like everything else. The Bank owes you nothing further on it. Ref. CIBT-2976-896D-1		
16 Jan	Transfer to joint account	-5,063,058	1,786,941,656
	Phobos Drydock sent its share with a note asking that the sum be described as a contribution rather than a wage. The Bank has described it as a sum, which is what the note's own covering line says it is. Ref. CIBT-2976-3AD6-4		
24 Jan	ATM withdrawal: Nairobi Sector	-86,400	1,786,855,256
	Waiting time at Nairobi Sector depends on the customer. The machine has been taught to wait while the receipt is read, and it waits longer for slow readers, which the branch regards as the machine's most civil feature. Ref. CIBT-2976-1BEE-9		
31 Jan	Interest at 3.90% APY	+5,664,005	1,792,519,261
	Your monthly interest slip is printed on the first morning of the month and left at the Hall E counter with the date in the corner. You collect it on the 31st and file it in the drawer marked for slips that are kept rather than read. Ref. CIBT-2976-3ECD-1		

Closing balance, month by month

Highest 1,907,024,581 s · lowest 1,580,389,499 s



February 2975 January 2976

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 2976-01