CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 221, Pallas Ring 10

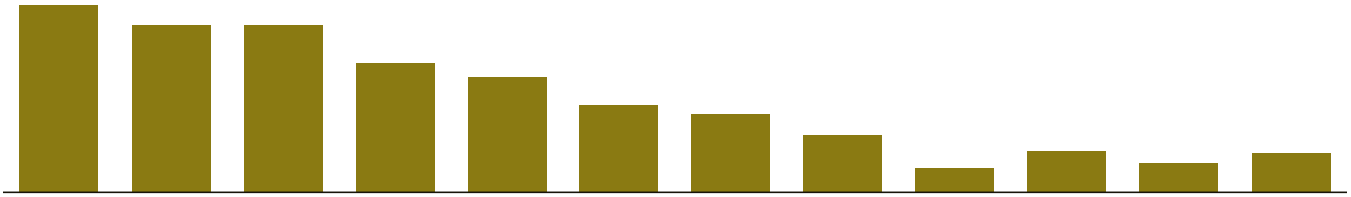
Account 8564-7984-5708
Period 1–31 May 2979
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,224,031,873 s	**+40,964,694 s**	**-5,586,258 s**	**1,259,410,309 s**

Date	Description	Amount (s)	Balance (s)
13 May	Deposit: Hall E	+36,986,591	1,261,018,464
	A deposit posted in whole days was corrected to the nearest one on the next statement, and the difference of 0.944 is shown there in brackets. Brackets are how the Bank says a sum was never really yours, so you may wish to ignore them. Ref. CIBT-2979-5C5B-8		
21 May	Slippage fee (Luna, 8 transfers)	-4,800	1,261,013,664
	On Luna the relay keeps the local day, so a transfer sent at the Head Office's noon arrives at the local midnight and is charged at the lowest rate of the day. The local office calls this a discount, and the Bank calls it the rate. Ref. CIBT-2979-A17E-7		
23 May	ATM withdrawal: Luna	-259,200	1,260,754,464
	You have never collected the change on a withdrawal at Luna. The Bank asked whether you would like it posted to the account, and you said you would prefer the machine to keep it. The Teller has entered this as a standing instruction, which the machine has accepted without remark. Ref. CIBT-2979-CF9F-3		
24 May	Transfer to joint account	-5,063,058	1,255,691,406
	Mateo Lindqvist-Fothergill's share of the Phobos Drydock pay arrives in days from Luna and is converted at the morning rate the Bank posts. The conversion has been made at the posted rate on every occasion, which the account finds reassuring. Ref. CIBT-2979-C834-5		
26 May	ATM withdrawal: Luna	-259,200	1,255,432,206
	The auditors matched this withdrawal against the machine's own log, the relay's and the branch's, and found all three recording the same 58 seconds of delay. They asked for the three to be kept together, and they now are. Ref. CIBT-2979-7FD4-4		
31 May	Interest at 3.90% APY	+3,978,103	1,259,410,309
	Interest on the Europa side is posted by the under-ice office, which reads its figures by a lamp in the tunnel and sends them up in a sealed tube. The tube is always a little late, and the interest is always a little larger for the wait. Ref. CIBT-2979-A44F-8		

Closing balance, month by month

Highest 1,803,500,954 s · lowest 1,205,090,260 s



June 2978 May 2979

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  2979-05`