CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 202, Pallas Ring 10

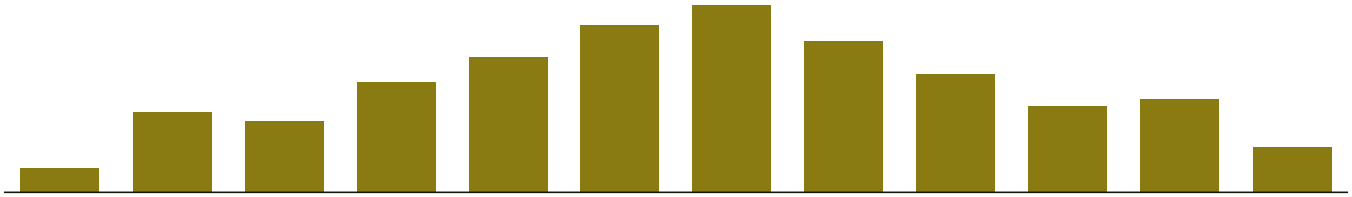
Account 8564-7984-5708
Period 1–31 July 2980
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,526,027,577 s	**+13,398,019 s**	**-106,963,662 s**	**1,432,461,934 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	ATM withdrawal: Ganymede	-172,800	1,525,854,777
	Auditors' reconciliation of the Ganymede machine for the month agrees with the machine's log, the branch ledger and the custodian's count. The auditors asked whether any of the three could be wrong together, and were told that they could not, since each was checked against the others. Ref. CIBT-2980-AAC9-5		
05 Jul	Memory Vault: box 39-589, quarter	-259,200	1,525,595,577
	You pay the rental on box 39-589 at the counter and not by transfer, and you ask for the receipt to be read back to you before you leave. The officer does so, slowly, which you appear to enjoy. Ref. CIBT-2980-B449-8		
08 Jul	Slippage fee (Ganymede, 4 transfers)	-1,200	1,525,594,377
	"It is not the Bank's fault," the Teller says, "that the far side keeps a different day. The Bank is only responsible for the arithmetic, and the arithmetic has been checked twice." Ref. CIBT-2980-9CAB-6		
10 Jul	Transfer to joint account	-5,063,058	1,520,531,319
	On the 10th of each month a transfer of 5,063,058 leaves the joint account for 8564-9458-8283, and has done since 2975 without either holder having to be reminded. The Bank takes this as a partnership in good repair, though the holders describe it as the ledger's job. Ref. CIBT-2980-B476-8		
13 Jul	Transfer to own account: Ganymede	-101,381,004	1,419,150,315
	Your shift allowance, paid in cycles, was converted at the posted rate. The employer's own rate was one second higher, and the difference is for the employer to settle. Ref. CIBT-2980-47AB-9		
14 Jul	Payroll credit: Phobos Drydock	+8,438,430	1,427,588,745
	Less the staff canteen charge, Phobos Drydock's pay is collected through the Bank as a courtesy. The Bank does not run a canteen, and has asked Phobos Drydock to stop describing it as one in its letters. Ref. CIBT-2980-EFB2-6		
14 Jul	ATM withdrawal: Ganymede	-86,400	1,427,502,345
	Rounding on a withdrawal runs in the machine's favour for the first sum of the day and in the holder's for the last. Yours was the last, so the 0.982 left over was returned to 8564-7984-5708 in full. Ref. CIBT-2980-EB3A-2		
31 Jul	Interest at 3.90% APY	+4,959,589	1,432,461,934
	The posting of interest on the 31st was delayed while the clerk at Ganymede confirmed the sum by relay, twice, and then by letter, which took the figure a day to travel. It arrived with the same seconds it left with. Ref. CIBT-2980-8A37-8		

Closing balance, month by month

Highest 1,708,431,838 s · lowest 1,392,513,157 s



August 2979 July 2980

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 2980-07