CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Hamid Valderrama-Eskeland**
Unit 33, Pallas Ring 10

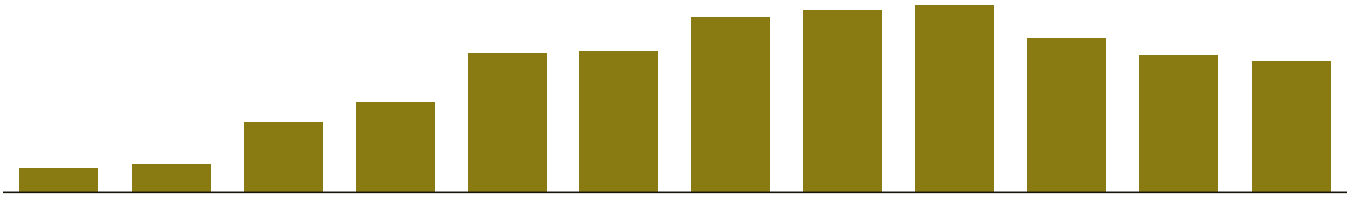
Account 8564-7984-5708
Period 1–31 January 2984
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **1,238,180,758 s** | **+12,462,517 s** | **-27,528,354 s** | **1,223,114,921 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 04 Jan | Payroll credit: Phobos Drydock | +8,438,430 | 1,246,619,188 |
| | You asked for the Phobos Drydock pay to be saved rather than spent, and the entry was placed under the heading for spending by mistake. The entry has been moved to the right heading, and nothing else has been touched. Ref. CIBT-2984-5C20-3 | | |
| 10 Jan | Transfer to own account: Ganymede | -21,684,696 | 1,224,934,492 |
| | Sundry items are rounded up to the next whole cycle when they are small and down when they are large, on the principle that a small debt should grow and a large one shrink. This one was small, and has grown by 0.949. Ref. CIBT-2984-6DC4-6 | | |
| 18 Jan | Slippage fee (Ganymede, 5 transfers) | -3,000 | 1,224,931,492 |
| | The seconds were checked against the relay's book, the Bank's book and a pocket notebook kept at the counter, and all three agree. Ref. CIBT-2984-8446-9 | | |
| 19 Jan | Transfer to joint account | -5,063,058 | 1,219,868,434 |
| | The joint statement for 2981 went to the Authority's inspector as a single document. He returned it with a request for two copies, one for each holder, each signed as though the other had not been asked. Ref. CIBT-2984-B36B-2 | | |
| 21 Jan | Memory Vault: box 39-589, quarter | -259,200 | 1,219,609,234 |
| | The custodian at Hall E writes that the memory in box 39-589 has been trying to get out, and that the box has been trying to make it difficult. The box is in order. The memory is, the Vault says, the tenant's concern. Ref. CIBT-2984-991D-6 | | |
| 24 Jan | ATM withdrawal: Ganymede | -259,200 | 1,219,350,034 |
| | The withdrawal waited 30 minutes behind a customer who was counting coins into a bag and had reached a sum the machine could not take. The bag was counted again, the machine took the sum, and yours was served after. Ref. CIBT-2984-3003-3 | | |
| 30 Jan | ATM withdrawal: Ganymede | -259,200 | 1,219,090,834 |
| | Phobos Drydock pays its staff on the 30th at Ganymede, and their withdrawals that afternoon are entered in the staff's own names. Yours is entered in your own name, which the officer at Ganymede has noted with some relief. Ref. CIBT-2984-7B89-9 | | |
| 31 Jan | Interest at 3.90% APY | +4,024,087 | 1,223,114,921 |
| | Where a month has more days than the one before, the interest runs at the old rate for the first 40 days and at the new rate after. Nobody has yet asked the Bank which month had the extra days, and the Bank has not offered to say. Ref. CIBT-2984-46BF-7 | | |

### Closing balance, month by month

Highest 1,357,907,528 s · lowest 961,894,052 s



February 2983 January 2984

*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 2984-01