CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 188, Pallas Ring 10

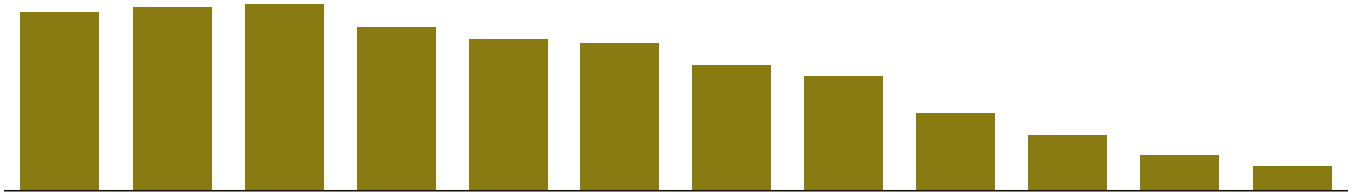
Account 8564-7984-5708
Period 1–31 July 2984
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
841,641,578 s	**+11,173,765 s**	**-48,328,136 s**	**804,487,207 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	Payroll credit: Phobos Drydock	+8,438,430	850,080,008
	Phobos Drydock sends its wage with a card that shows a small printed map of the route the money took. The holder has been asked to keep the card and has kept it, in order, with the route traced in pencil. Ref. CIBT-2984-98F6-2		
11 Jul	Slippage fee (Io, 7 transfers)	-2,100	850,077,908
	You cross to Io on the 11th of each month, always in the early hours before the relay opens, so the fee is charged at the early-hours rate. The officers say it is the lowest the Bank has ever posted. Ref. CIBT-2984-2BC7-3		
12 Jul	Transfer to joint account	-5,063,058	845,014,850
	Each holder's share of the joint interest is rounded to the nearest second before the two are added together, so the total can differ from the figure on either counterfoil by one. The difference is carried under Staff Transfers, Other. Ref. CIBT-2984-F03F-4		
15 Jul	Memory Vault: box 39-589, quarter	-259,200	844,755,650
	Box 39-589, rental. You have asked every quarter for the contents to be inspected in the presence of a second custodian. The request has been granted each time, and the second custodian has been the same person each time. Ref. CIBT-2984-809E-5		
22 Jul	Transfer to own account: Io	-43,003,778	801,751,872
	Last month's sundry was entered in cycles and restated in seconds, and the restatement was entered again beside it. This statement shows one figure, the correct one, in the column where it belongs. Ref. CIBT-2984-7291-6		
31 Jul	Interest at 3.90% APY	+2,735,335	804,487,207
	The rate of 3.90% APY compounds on each second, but the statement shows it compounded on each day. The difference of 27 seconds is in your favour, and the Bank has decided to mention it only when asked. Ref. CIBT-2984-8E81-5		

Closing balance, month by month

Highest 1,357,907,528 s · lowest 804,487,207 s



August 2983 July 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 2984-07