CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 207, Pallas Ring 10

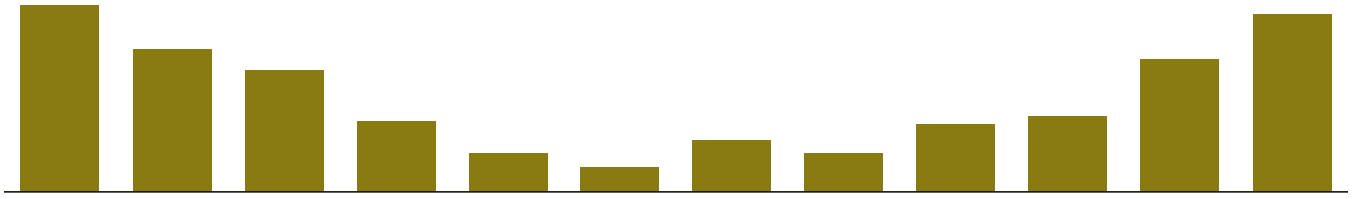
Account 8564-7984-5708
Period 1–31 July 2990
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,082,343,042 s	**+92,811,966 s**	**-5,322,258 s**	**1,169,832,750 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	Transfer to joint account	-5,063,058	1,077,279,984
	The 8564-9458-8283 share came from Phobos Drydock a day ahead of the usual date, with a covering note in the employer's own hand that reads only "for the pair of you". The note has been filed with the mandate. Ref. CIBT-2990-0A49-4		
11 Jul	Payroll credit: Phobos Drydock	+8,438,430	1,085,718,414
	A cheque from Phobos Drydock was drawn on a branch that has since closed. The Bank has honoured it at the nearest open counter, which accepted the cheque's account of itself without comment. Ref. CIBT-2990-8407-3		
14 Jul	Memory Vault: box 39-589, quarter	-259,200	1,085,459,214
	The custodian who was to collect a late charge on box 39-589 was herself in the restoration queue for 31 days, and the charge has been dropped on that account. The Vault regards it as a fair exchange of inconvenience. Ref. CIBT-2990-0A74-2		
26 Jul	Deposit: Hall E	+80,855,922	1,166,315,136
	The 0.30 s maintenance charge on the account for the quarter has been waived, because a deposit arrived in it. The Bank does not charge an account for taking an interest in itself. Ref. CIBT-2990-0872-1		
31 Jul	Interest at 3.90% APY	+3,517,614	1,169,832,750
	The 3.90% APY is applied to the balance each second and the seconds added up at the month's close. That is why the figure on the statement is not 3.90% of the balance, and why it would not be even if it were. The officer has explained this once and will not explain it again. Ref. CIBT-2990-8E48-5		

Closing balance, month by month

Highest 1,186,621,574 s · lowest 876,004,480 s



August 2989 July 2990

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 2990-07