CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 206, Pallas Ring 10

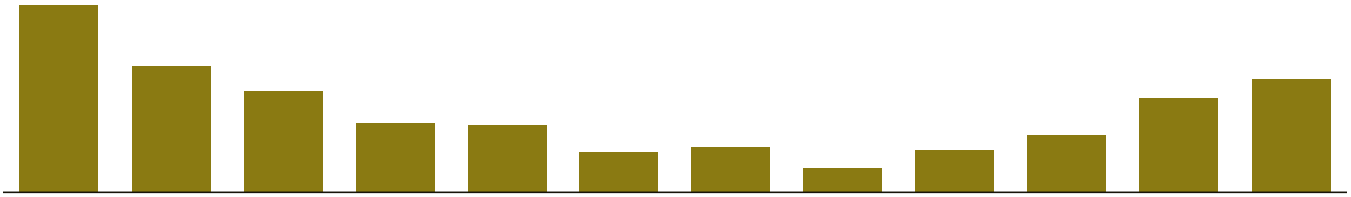
Account 8564-7984-5708
Period 1–31 October 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,794,456,163 s	**+48,196,693 s**	**-5,503,158 s**	**1,837,149,698 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	ATM withdrawal: Io	-172,800	1,794,283,363
	The reconciliation of Io's machines for the 2nd found 4 withdrawals too many and none too few. Yours was among the 4, and it is entered here so that the auditors can see which one it was. Ref. CIBT-2997-3FE8-5		
04 Oct	Slippage fee (Io, 9 transfers)	-8,100	1,794,275,263
	The relay reports slippage in fives of a second, so your 9 crossings were charged as multiples of five and the remainders kept by the relay. The remainder on this statement is 1,500 seconds, which the relay has never asked for back. Ref. CIBT-2997-345E-4		
12 Oct	Memory Vault: box 39-589, quarter	-259,200	1,794,016,063
	Memory Vault rental for box 39-589 at the Io sub-level. Boxes held there are inventoried by relay, and the inventory arrives 31 Standard days after the quarter closes; the rental is charged on the day the Vault receives it. Ref. CIBT-2997-BE43-7		
20 Oct	Payroll credit: Phobos Drydock	+8,438,430	1,802,454,493
	Phobos Drydock has moved its payroll from the last working day to the first, and asks that you be told in case you had come to rely on the old one. The gap between the two dates has been paid in full, once, by the office. Ref. CIBT-2997-2EF8-4		
23 Oct	Deposit: Hall E	+33,926,281	1,836,380,774
	A deposit listed on the 23rd was in fact a repayment of an earlier loan, and it has been moved to the loan heading. The sum is 33,926,281, unchanged, and the change of heading does not alter the interest on either. Ref. CIBT-2997-1C50-6		
26 Oct	Transfer to joint account	-5,063,058	1,831,317,716
	Maintenance closed the relay at Io on the 26th, so the transfer of 5,063,058 waited 31 days on it and arrived with the interest it had earned there. That is the only reason the delay is shown at all. Ref. CIBT-2997-B419-3		
31 Oct	Interest at 3.90% APY	+5,831,982	1,837,149,698
	The Bank has changed the posted rate at Io twice this year, and the interest on this account has moved with it, to the second, in both directions. The depositor has noticed the movement and has not yet been asked to do anything about it. Ref. CIBT-2997-40F3-0		

Closing balance, month by month

Highest 2,007,808,407 s · lowest 1,632,427,538 s



November 2996 — October 2997

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  2997-10`