CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 188, Pallas Ring 10

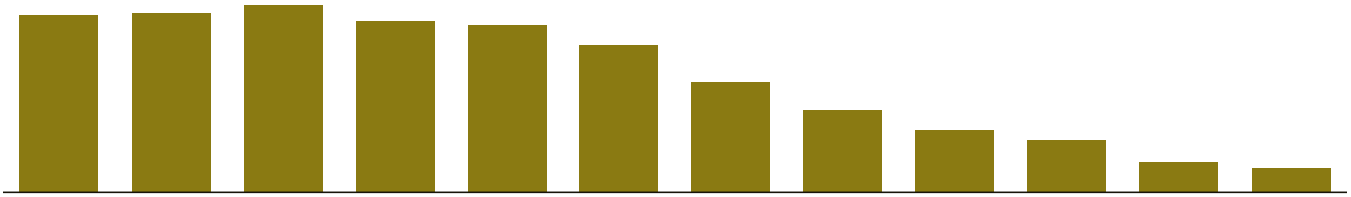
Account 8564-7984-5708
Period 1–31 October 3002
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,792,279,470 s	**+14,263,338 s**	**-35,060,162 s**	**1,771,482,646 s**

Date	Description	Amount (s)	Balance (s)
12 Oct	Transfer to own account: São Paulo Sector	-29,392,304	1,762,887,166
	Sundry charge on the transfer to São Paulo Sector, worked out at 0.979 of a second and rounded up to the whole second. The Bank rounds every sundry the same way, whoever asked for it, and the rounding is not a fee. Ref. CIBT-3002-EF3B-3		
14 Oct	ATM withdrawal: São Paulo Sector	-86,400	1,762,800,766
	The São Paulo Sector machine pays in days and reports in seconds. Your withdrawal of 86,400 was entered 29 days after it was made, when the local day had caught up with ours, and the sum did not change in the meantime, which the Bank regards as the machine's chief virtue. Ref. CIBT-3002-7477-4		
17 Oct	Memory Vault: box 39-589, quarter	-259,200	1,762,541,566
	Held 30 days at Hall E while the previous rental was traced to a holder who had moved away. The rental has transferred to the new address, and the holder has paid in full. Ref. CIBT-3002-0B24-3		
18 Oct	Transfer to joint account	-5,063,058	1,757,478,508
	São Paulo Sector keeps a different day from ours, so the joint transfer is posted there one day ahead and here one day behind. Both holders agreed to this at Hall E, where an officer explained it with a diagram that neither has since been able to fold. Ref. CIBT-3002-F8EE-1		
27 Oct	Payroll credit: Phobos Drydock	+8,438,430	1,765,916,938
	The Phobos Drydock credit arrived without a covering note, the first this year to do so. The payroll office has asked that its silence be filed as an apology, and the Bank has filed it that way. Ref. CIBT-3002-2EBF-2		
29 Oct	ATM withdrawal: São Paulo Sector	-259,200	1,765,657,738
	You take 3 Standard days from the São Paulo Sector machine each Standard week and leave the change in the slot, where it is kept for you until the following week. The Teller has counted the change on eleven occasions and found it correct on each. Ref. CIBT-3002-88E0-6		
31 Oct	Interest at 3.90% APY	+5,824,908	1,771,482,646
	The rate of 3.90% APY compounds on each second, but the statement shows it compounded on each day. The difference of 49 seconds is in your favour, and the Bank has decided to mention it only when asked. Ref. CIBT-3002-F361-1		

Closing balance, month by month

Highest 2,345,762,670 s · lowest 1,771,482,646 s



November 3001 — October 3002

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  3002-10`