CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 180, Pallas Ring 10

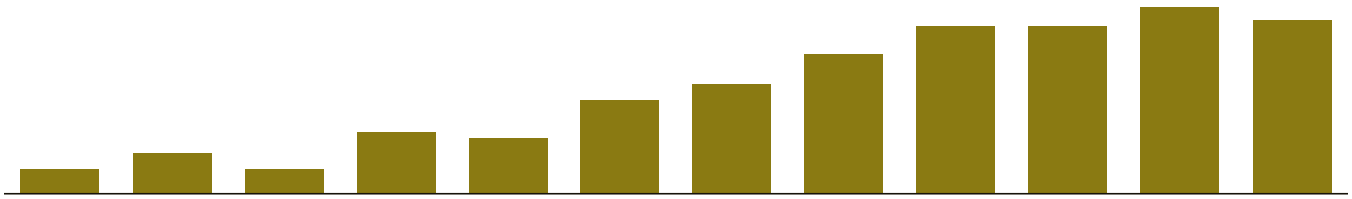
Account 8564-7984-5708
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,231,682,996 s	**+15,691,399 s**	**-55,983,606 s**	**2,191,390,789 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Payroll credit: Phobos Drydock	+8,438,430	2,240,121,426
	The wage arrived on a day the Teller had taken off. The credit has been made as though she had been at the counter to witness it, and she has been at the counter every day since. Ref. CIBT-3003-FC04-5		
04 Oct	Memory Vault: box 39-589, quarter	-259,200	2,239,862,226
	The quarterly rent for box 39-589 comes from 8564-7984-5708, and for 5 quarters running it has arrived at the same hour of the morning. The Vault has entered that hour in its own timetable, beside the inspections. Ref. CIBT-3003-7216-6		
12 Oct	ATM withdrawal: Tallinn Sector	-86,400	2,239,775,826
	The Teller hands the cash across as if it were a letter. The machine, she says, counts faster than she does, and has never once been wrong about who you are. Ref. CIBT-3003-C424-9		
16 Oct	Transfer to own account: Tallinn Sector	-50,574,948	2,189,200,878
	This sundry was posted 28 days late, because the form it depended on had been signed in ink of the wrong colour. The Bank's rule is that the ink must match the file, and the new form matches the old in every respect but the colour. Ref. CIBT-3003-CD0E-0		
26 Oct	Transfer to joint account	-5,063,058	2,184,137,820
	The administration charge on the joint account is 0.30 s a month. Mateo Lindqvist-Fothergill queried it at the counter, and the officer explained that it is not a charge so much as a rent for the account's name. The rent has been paid, and the name remains. Ref. CIBT-3003-3856-2		
31 Oct	Interest at 3.90% APY	+7,252,969	2,191,390,789
	The branch offers to explain the interest calculation to any depositor who asks. Nobody has asked in some years, and the branch is beginning to feel the offer is a waste of good paper. Ref. CIBT-3003-F572-6		

Closing balance, month by month

Highest 2,231,682,996 s · lowest 1,724,828,968 s



November 3002 October 3003

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 3003-10