CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 283, Pallas Ring 10

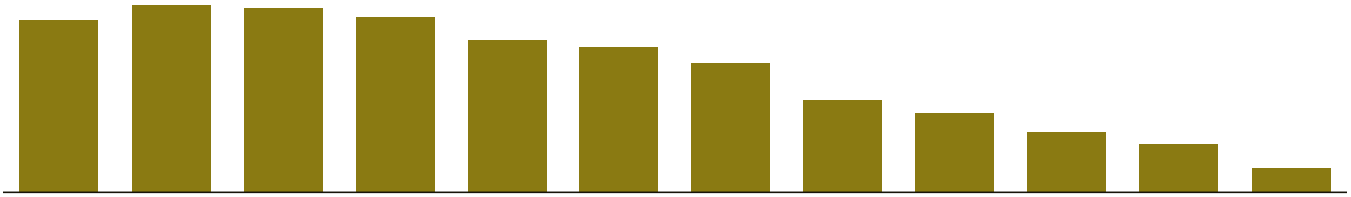
Account 8564-7984-5708
Period 1–31 January 3010
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,157,801,970 s	**+3,762,856 s**	**-99,283,235 s**	**1,062,281,591 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Memory Vault: box 39-589, quarter	-259,200	1,157,542,770
	Box 39-589 is kept in the Titan Dome vault, where the air is measured before each opening and the rent is struck in the dome's own cycles. The measurement is printed with the rent, so the holder can see how much air the box has had, and at what price. Ref. CIBT-3010-B698-9		
05 Jan	Transfer to joint account	-5,063,058	1,152,479,712
	Phobos Drydock pays one holder's share on the first working day and the other holder's on the last. The payroll office has asked that both be posted on one day for its own tidiness; the Bank has posted them together and entered each share against the date it actually arrived. Ref. CIBT-3010-AA9A-8		
09 Jan	Transfer to own account: Titan	-93,696,977	1,058,782,735
	Titan still posts its sundries on paper before it posts them to the ledger. The slip went by hand from the sub-level to the counter, which took 30 Standard days and, the local officer reports, no hurry at all. Ref. CIBT-3010-2205-7		
18 Jan	ATM withdrawal: Titan	-172,800	1,058,609,935
	Why this withdrawal took 57 minutes was the auditors' question. The relay's log shows the machine waiting for the Bank's confirmation and the Bank waiting for the machine. The auditors have found this to be nobody's fault, and have recorded it as their finding. Ref. CIBT-3010-09CB-4		
19 Jan	ATM withdrawal: Titan	-86,400	1,058,523,535
	The line for the 19th first carried the machine's own number in place of yours, the machine having taken the withdrawal on its own account. The line has been reissued in your name, and the machine has been asked not to hold cash on its own account again. Ref. CIBT-3010-A306-4		
24 Jan	Slippage fee (Titan, 8 transfers)	-4,800	1,058,518,735
	The 0.30 s on this line is struck, because the crossing it paid for had already been charged on the far side. The Bank does not bill twice for a crossing and has no wish to start. Ref. CIBT-3010-998C-3		
31 Jan	Interest at 3.90% APY	+3,762,856	1,062,281,591
	Interest on this account is credited on the 31st of each month in the same form: the rate first, then the sum, then the balance it was earned on. The form has not changed since 3005, and the Bank has been careful not to suggest that it should. Ref. CIBT-3010-331B-3		

Closing balance, month by month

Highest 1,710,640,892 s · lowest 1,062,281,591 s



February 3009 January 3010

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  3010-01`