CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 301, Pallas Ring 10

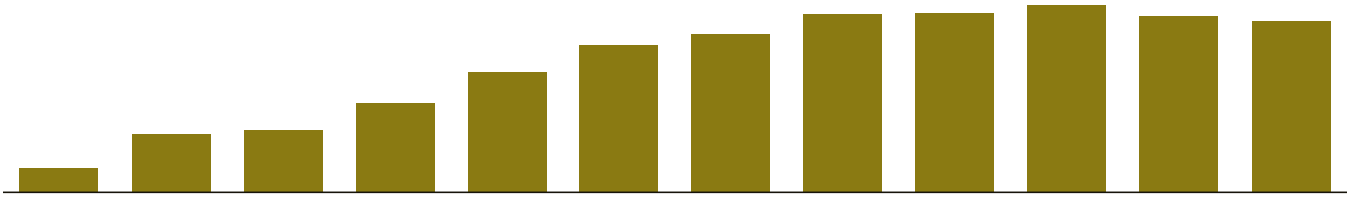
Account 8564-7984-5708
Period 1–31 January 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,316,255,956 s	**+12,716,261 s**	**-29,466,952 s**	**1,299,505,265 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Transfer to joint account	-5,063,058	1,311,192,898
	The standing order from this joint account to 8564-9458-8283 runs on the 4th of each month, and has done so since 3008. Both holders signed the mandate once, and neither has been asked to sign it again. Ref. CIBT-3013-0E05-7		
15 Jan	Payroll credit: Phobos Drydock	+8,438,430	1,319,631,328
	A credit from Phobos Drydock, carrying the note "for the work done in the cold". The Teller has accepted the credit and asks whether the note is a clause in the contract or a remark from the foreman. She has not been able to find out and has decided to leave it where it is. Ref. CIBT-3013-8E1E-2		
15 Jan	Transfer to own account: Callisto	-23,885,194	1,295,746,134
	The transfer from Mateo Lindqvist-Fothergill was sent with a reference in cycles and a sum in seconds, and the clerk at Hall E asked for both to be the same. They were not. The sum has been posted as sent, and the reference has been left as it came. Ref. CIBT-3013-0A4A-9		
16 Jan	Memory Vault: box 39-589, quarter	-259,200	1,295,486,934
	Quarterly rental for box 39-589, which holds 4 recollections and a receipt for the box itself. The Vault treats the receipt as a recollection too, and charges for it at the lower rate. Ref. CIBT-3013-164C-1		
18 Jan	ATM withdrawal: Callisto	-86,400	1,295,400,534
	A withdrawal is not complete, by the window's rule, until the holder has walked ten paces from the counter. The rule is enforced by standing at the ninth. Ref. CIBT-3013-C318-2		
21 Jan	Slippage fee (Callisto, 1 transfers)	-300	1,295,400,234
	The crossing was slow because the relay was waiting for a second confirmation from Callisto, and the confirmation was waiting for a clerk who had stepped out. The clerk has been asked to step back in sooner, and has said he will try. Ref. CIBT-3013-E37F-4		
23 Jan	ATM withdrawal: Callisto	-172,800	1,295,227,434
	No charge applies. You asked for 2 Standard days and the machine paid out 2 Standard days, which the Bank regards as the most ordinary transaction it has ever recorded, and has recorded with some pleasure. Ref. CIBT-3013-70BC-5		
31 Jan	Interest at 3.90% APY	+4,277,831	1,299,505,265
	Interest on this account was accrued for 29 days of the month at the Mars Station rate, which is higher than ours. The Bank has converted it at the posted rate, and the figure on this statement is the one that stands. Ref. CIBT-3013-4F60-3		

Closing balance, month by month

Highest 1,348,135,653 s · lowest 839,045,302 s



February 3012 — January 3013

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  3013-01`