CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 84, Pallas Ring 10

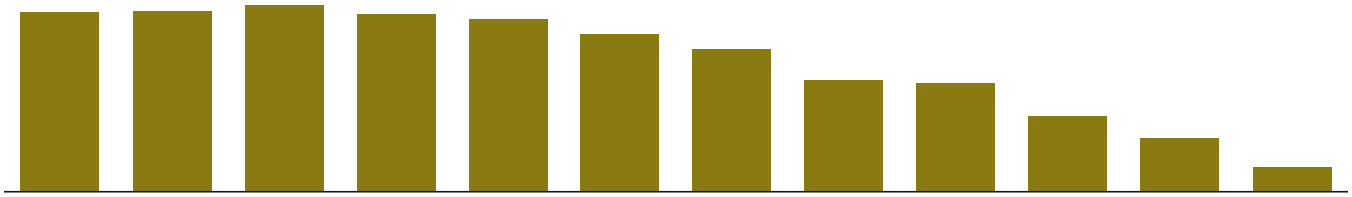
Account 8564-7984-5708
Period 1–31 August 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
876,528,745 s	**+11,287,148 s**	**-114,312,594 s**	**773,503,299 s**

Date	Description	Amount (s)	Balance (s)
05 Aug	Transfer to joint account	-5,063,058	871,465,687
	The account has a sub-account at Oakland Sector, kept by the local day, so each holder's share is paid into a different day. The Bank posts both on the same date and reconciles them every 2 days, which takes less time than it sounds. Ref. CIBT-3013-508B-2		
10 Aug	Transfer to own account: Oakland Sector	-109,075,536	762,390,151
	An earlier sundry line described this as an adjustment. It was a refund of a fee charged in error, and is shown here under its proper name. The net amount is unchanged. Ref. CIBT-3013-7C9E-7		
17 Aug	Payroll credit: Phobos Drydock	+8,438,430	770,828,581
	Your wages from Phobos Drydock arrive every second Friday, and the Bank has learned to expect them on the day rather than after it. The fortnight has been counted since 3008 and has never once been missed. Ref. CIBT-3013-6483-2		
27 Aug	Slippage fee (Oakland Sector, 4 transfers)	-1,200	770,827,381
	You fold the slip once, lengthwise, and slide it into the back of the passbook without reading the total, as you have done every month since 3010. The officer reads the total for you and then folds the passbook back, so that each of you has done one half of the job. Ref. CIBT-3013-BBF6-5		
28 Aug	ATM withdrawal: Oakland Sector	-172,800	770,654,581
	The Teller notes that the cash came out of Oakland Sector in the order you asked for it, which she has seen only once before, in 3009, and only from you. Ref. CIBT-3013-C312-6		
31 Aug	Interest at 3.90% APY	+2,848,718	773,503,299
	A credit of 56 seconds of interest was entered twice, once on the 31st and once the day after. The second entry has been reversed; the first is correct, and the balance on the 31st stands as printed. Ref. CIBT-3013-6791-4		

Closing balance, month by month

Highest 1,348,135,653 s · lowest 773,503,299 s



September 3012 August 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 3013-08