CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 196, Pallas Ring 10

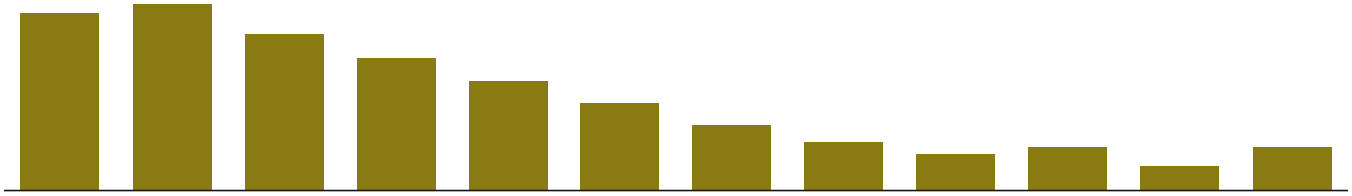
Account 8564-7984-5708
Period 1–31 August 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
736,464,478 s	**+62,977,420 s**	**-5,240,058 s**	**794,201,840 s**

Date	Description	Amount (s)	Balance (s)
06 Aug	Transfer to joint account	-5,063,058	731,401,420
	Phobos Drydock asked that its contribution to the joint transfer be reduced by 0.30 seconds for each holder who works on a Sunday. The Bank has no column for that. The contribution was paid in full, with a card from the firm saying it had thought the Bank would need reminding. Ref. CIBT-3017-B4AB-2		
08 Aug	Payroll credit: Phobos Drydock	+8,438,430	739,839,850
	Your wages from Phobos Drydock arrived in the same envelope as the last three months. The officer at Hall E has taken to opening it first, in the way one greets a relative who always comes on the same train. Ref. CIBT-3017-6434-2		
08 Aug	Deposit: Hall E	+52,145,481	791,985,331
	The slip shows your first initial where the last should be. The Bank has corrected the name and kept the wrong initial in the margin, where it is correct for another holder who banks here. Ref. CIBT-3017-6356-5		
23 Aug	Slippage fee (Bronx Sector, 7 transfers)	-4,200	791,981,131
	A crossing that begins at the Bronx Sector relay is charged on the day it starts on Mars, which is not always the day it ends on Earth. The Teller has explained this twice, and the Bank regards it as settled. Ref. CIBT-3017-D272-6		
28 Aug	ATM withdrawal: Bronx Sector	-172,800	791,808,331
	Withdrawals from Bronx Sector are charged in whole day, rounded up, while deposits there are rounded down, which the local office describes as balanced. The arrangement is the same for every customer, and it has been applied to your 8564-7984-5708 without exception. Ref. CIBT-3017-46B0-3		
31 Aug	Interest at 3.90% APY	+2,393,509	794,201,840
	Interest for the month. The posted rate changed on the 31st; interest before that date was calculated at the old rate and after it at the new. Ref. CIBT-3017-FCFE-9		

Closing balance, month by month

Highest 1,231,809,343 s · lowest 736,464,478 s



September 3016 August 3017

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 3017-08