CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 253, Pallas Ring 10

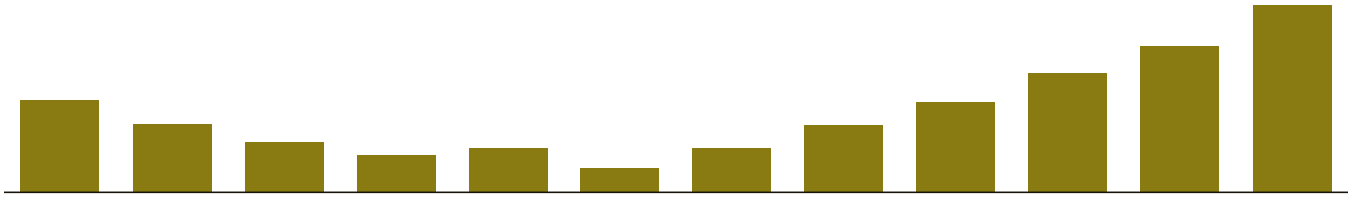
Account 8564-7984-5708
Period 1–31 January 3018
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,083,815,741 s	**+122,498,763 s**	**-5,585,058 s**	**1,200,729,446 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Deposit: Hall E	+110,537,932	1,194,353,673
	The deposit was dated the day it was sealed, not the day it was posted, and the posting was held 31 days until the envelope had come up from the sealing room. The holder had meant the sealing date, and the envelope agrees. Ref. CIBT-3018-8D9D-3		
10 Jan	Transfer to joint account	-5,063,058	1,189,290,615
	You reconcile the joint account each quarter in pencil on the back of an envelope, then ask the officer to check it in ink. She does, and the two have always agreed. Ref. CIBT-3018-1CAD-3		
14 Jan	ATM withdrawal: Ganymede	-86,400	1,189,204,215
	The receipt was folded into your wallet before it had finished printing. The Teller admires the method without recommending it, and asks that it be recorded as a method. Ref. CIBT-3018-B301-8		
23 Jan	Payroll credit: Phobos Drydock	+8,438,430	1,197,642,645
	The Phobos Drydock credit is paid in two parts, the larger on the 23rd and the smaller on the next working day. The office calls this a split and the Bank calls it two credits, and the two have never agreed on a word for it. Ref. CIBT-3018-9E39-8		
26 Jan	ATM withdrawal: Ganymede	-172,800	1,197,469,845
	You draw 2 Standard days at Ganymede on the 26th of every month, and the machine has begun to offer it before you have touched the keys. The custodian reports this as a courtesy of the machine's, not of the Bank's. Ref. CIBT-3018-3EA8-5		
29 Jan	Slippage fee (Ganymede, 6 transfers)	-3,600	1,197,466,245
	The 6 transfers waited 31 days at the relay behind a crowd of others from Phobos Drydock. The relay asks that the crowd be counted in the fee, and the Bank has declined, since a crowd has no seconds of its own to lose. Ref. CIBT-3018-B951-9		
29 Jan	Memory Vault: box 39-589, quarter	-259,200	1,197,207,045
	A recovery claim against box 39-589 was recorded as closed on the 29th, in error. The claim is open, the rent has not been interrupted, and the closure has been struck through with the reason given in full. Ref. CIBT-3018-F9D4-1		
31 Jan	Interest at 3.90% APY	+3,522,401	1,200,729,446
	Interest is rounded at the close of each day rather than each second, which spares depositors a great many small figures. The effect on your balance this month was 20 seconds in your favour, and no one has complained. Ref. CIBT-3018-940E-0		

Closing balance, month by month

Highest 1,200,729,446 s · lowest 736,464,478 s



February 3017 January 3018

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  3018-01`