CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 389, Pallas Ring 10

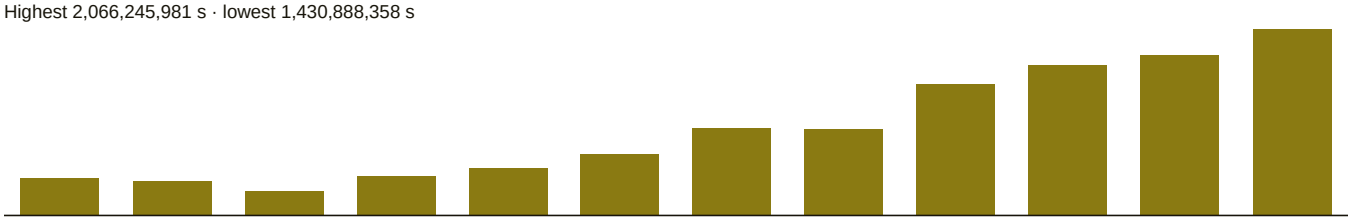
Account 8564-7984-5708
Period 1–30 June 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,963,288,067 s	**+108,023,372 s**	**-5,065,458 s**	**2,066,245,981 s**

Date	Description	Amount (s)	Balance (s)
04 Jun	Transfer to joint account	-5,063,058	1,958,225,009
	"Joint accounts are the only ones where the statement is read twice before anyone looks at the balance," the Teller says. "Once by each of you, and then by each of you to see that the other has." Ref. CIBT-3025-840C-5		
05 Jun	Deposit: Hall E	+93,204,256	2,051,429,265
	Your deposit spent 31 days in the relay's queue behind a consignment of tea, which the relay's officers consider to have been ahead of you in the order of things. They have said so several times, with feeling. Ref. CIBT-3025-FDE4-1		
18 Jun	Payroll credit: Phobos Drydock	+8,438,430	2,059,867,695
	Note for the auditors: the Phobos Drydock credit for the 18th carries 0.984 of a day that appears on no other line. It was traced to the remitter's own rounding, found to be the remitter's, and left on the line it fell on. Ref. CIBT-3025-25D6-7		
24 Jun	Slippage fee (Tallinn Sector, 8 transfers)	-2,400	2,059,865,295
	The Teller points out that a slippage fee is the only charge in this branch paid in the same currency it was lost in. Ref. CIBT-3025-9796-5		
30 Jun	Interest at 3.90% APY	+6,380,686	2,066,245,981
	"The interest is the easy part," the Teller says. "It is the balance that surprises people, and the balance only does what the interest tells it to." The same depositor has heard this for 7 years and has never disputed it. Ref. CIBT-3025-DD18-3		

Closing balance, month by month

Highest 2,066,245,981 s · lowest 1,430,888,358 s



July 3024 June 3025

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 3025-06