CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 366, Pallas Ring 10

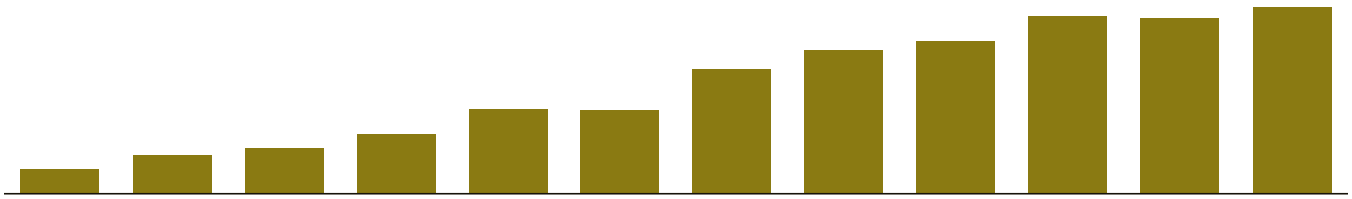
Account 8564-7984-5708
Period 1–31 August 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,059,356,963 s	**+50,536,837 s**	**-5,408,658 s**	**2,104,485,142 s**

Date	Description	Amount (s)	Balance (s)
15 Aug	Transfer to joint account	-5,063,058	2,054,293,905
	Each month the joint interest is rounded down to the whole second, and the fraction is carried to the next statement, where it appears as 0.942 s and is never lost. Ref. CIBT-3025-EA2E-5		
18 Aug	Payroll credit: Phobos Drydock	+8,438,430	2,062,732,335
	The staff scheme has paid the handling charge on your Phobos Drydock wages as part of a benefit shown on the advice. No charge has come to your account, and the benefit is real; the scheme has left a copy of the form on file. Ref. CIBT-3025-32DF-1		
22 Aug	ATM withdrawal: Mars Station	-259,200	2,062,473,135
	A withdrawal of 3 Standard days was taken, and the machine printed 259,200 on the receipt. The two figures are the same sum in different units, and the Bank reconciled them to the second on the 22nd. Ref. CIBT-3025-F431-4		
23 Aug	Deposit: Hall E	+35,405,497	2,097,878,632
	The deposit you make each 23rd of the month is made in person by standing arrangement, and the counter has set its shifts so that someone is always free to take it. The arrangement is not written down; it is simply kept. Ref. CIBT-3025-5A02-8		
29 Aug	ATM withdrawal: Mars Station	-86,400	2,097,792,232
	A line showed this withdrawal twice, once when the request was made and once when the machine confirmed it. The first line has been struck. The machine asked twice, and you answered once. Ref. CIBT-3025-78F6-7		
31 Aug	Interest at 3.90% APY	+6,692,910	2,104,485,142
	The interest for 3 days has been paid without the usual charge on a balance held at a branch other than your own. The charge was waived because the balance was never in any branch: it was in transit, and transit is not charged. Ref. CIBT-3025-7C2A-9		

Closing balance, month by month

Highest 2,104,485,142 s · lowest 1,430,888,358 s



September 3024 August 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 3025-08