CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 207, Pallas Ring 10

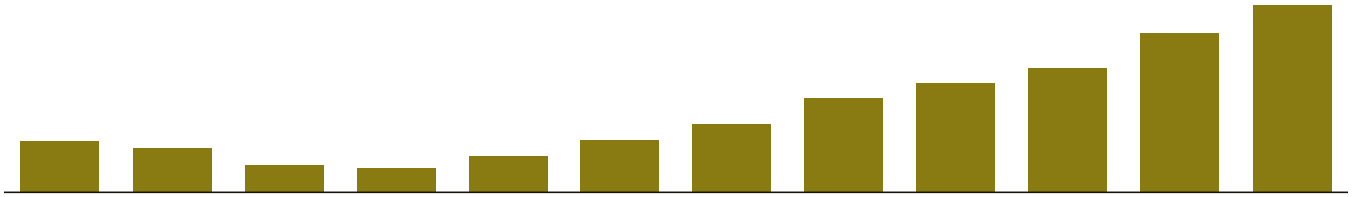
Account 8564-7984-5708
Period 1–31 January 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,176,449,867 s	+101,110,250 s	-5,589,558 s	2,271,970,559 s

Date	Description	Amount (s)	Balance (s)
04 Jan	Transfer to joint account	-5,063,058	2,171,386,809
	A joint transfer dated the 4th arrived 31 days late. It had been sent on time. The holders had agreed in writing that it should wait until the second of them returned from a long walk, and she has. Ref. CIBT-3029-CA27-3		
05 Jan	Memory Vault: box 39-589, quarter	-259,200	2,171,127,609
	Phobos Drydock asked that its own box be inspected on the same day as yours, so that the two custodians could agree which of the two was heavier. They agreed it was the firm's, and the firm was pleased to be told so. Ref. CIBT-3029-A1EB-5		
09 Jan	ATM withdrawal: Lagos Sector	-259,200	2,170,868,409
	Phobos Drydock pays into this account on the 9th, and you withdraw from it at Lagos Sector the same afternoon, which the machine has learned to expect. It asked this time for the sum in days, since the payroll office says that is how the wages are paid. Ref. CIBT-3029-BB1C-4		
17 Jan	Slippage fee (Lagos Sector, 9 transfers)	-8,100	2,170,860,309
	The relay at Lagos Sector takes its reference from a station that is itself moving, so each transfer is recorded against the station's position on the day it was sent. This one was sent from the right place, and the fee of 8,100 s stands. Ref. CIBT-3029-3EE4-7		
18 Jan	Deposit: Hall E	+85,598,358	2,256,458,667
	You deposit 85,598,358 on the 18th of every month, and the Teller now counts it without looking at the slip. The second officer has stopped initialling the slip, the initials having become a formality nobody could explain. Ref. CIBT-3029-ACA6-7		
30 Jan	Payroll credit: Phobos Drydock	+8,438,430	2,264,897,097
	The credit from Phobos Drydock crossed from the Lagos Sector station by light-speed courier, which took 28 days and charged the Bank nothing for the trouble. The courier's log shows the pay was ready on time. The courier was not. Ref. CIBT-3029-B27C-4		
31 Jan	Interest at 3.90% APY	+7,073,462	2,271,970,559
	You have not withdrawn interest once since 3025, and each quarter it is posted back to the balance and begins to earn in its own right. The officer at Hall E calls this compounding, and does not ask whether you intend it. Ref. CIBT-3029-715D-1		

Closing balance, month by month

Highest 2,271,970,559 s · lowest 1,710,159,712 s



February 3028 January 3029

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 3029-01