CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 96, Pallas Ring 10

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

Opening balance	Credits	Debits	Closing balance
2,190,053,303 s	**+15,556,103 s**	**-64,296,020 s**	**2,141,313,386 s**

Date	Description	Amount (s)	Balance (s)
03 Aug	Payroll credit: Phobos Drydock	+8,438,430	2,198,491,733
	The Phobos Drydock relay at Mars Station was shut for its own founding day, and the wage was held one day and then delivered with a card that says only "with regret". Ref. CIBT-3029-7D82-5		
13 Aug	Transfer to joint account	-5,063,058	2,193,428,675
	The Teller says the transfer to 8564-9458-8283 is the only one she has ever sent that arrives early and surprises both holders. Ref. CIBT-3029-D766-7		
20 Aug	Transfer to own account: Mars Station	-59,229,362	2,134,199,313
	Mars Station charges its sundries by the length of the working shift, so a small item raised at dusk costs more than the same item raised at dawn. The Bank applies the rule without comment and asks the desk which dawn it means. Ref. CIBT-3029-CE92-9		
23 Aug	Slippage fee (Mars Station, 6 transfers)	-3,600	2,134,195,713
	A slippage fee of 3,600 s is shown against 6 crossings whose only fault was being early. The Bank has no way to charge for early, and has charged for the crossing as if it had been on time. Ref. CIBT-3029-CA2A-3		
31 Aug	Interest at 3.90% APY	+7,117,673	2,141,313,386
	Interest is credited on the first of each month for the month before, as it has been since 3027. This month's amount is 7,117,673, which matches last month's to within the second. Ref. CIBT-3029-9E1A-6		

Closing balance, month by month

Highest 2,303,051,578 s · lowest 1,951,994,148 s



September 3028 August 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 3029-08