CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 393, Pallas Ring 10

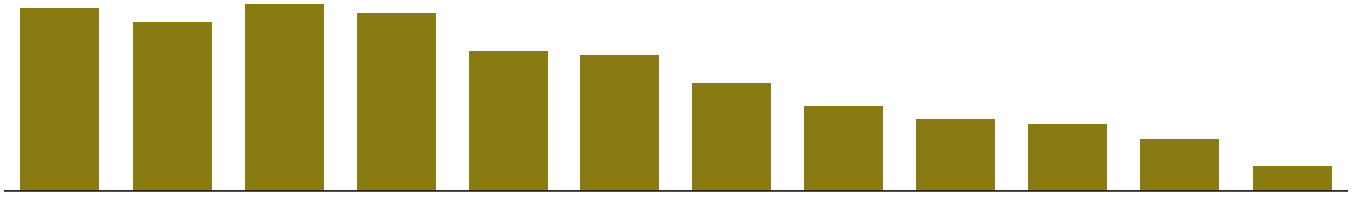
Account 8564-7984-5708
Period 1–31 August 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,332,365,677 s	**+12,768,618 s**	**-99,132,267 s**	**1,246,002,028 s**

Date	Description	Amount (s)	Balance (s)
04 Aug	Slippage fee (Luna, 8 transfers)	-2,400	1,332,363,277
	The 8 transfers from Hall E sat 31 Standard days in the relay queue before the clock at Luna agreed to count them. No fee is charged for time spent waiting to be counted, a rule the Bank wrote itself and is pleased to keep. Ref. CIBT-2964-1BB1-3		
07 Aug	Payroll credit: Phobos Drydock	+8,438,430	1,340,801,707
	Wages from Phobos Drydock are rounded to the nearest whole day, and where a sum falls exactly halfway the payroll office rounds to the even one. This month's half fell on the even side, which the office calls luck and the Bank calls the rule. Ref. CIBT-2964-099F-5		
07 Aug	Transfer to own account: Luna	-93,807,609	1,246,994,098
	Sundry charges at Hall E are levied in whole days, but sundry refunds are paid in whole seconds. The Bank understands this arrangement well, the customer rarely does, and the Bank would not change it. Ref. CIBT-2964-D571-8		
10 Aug	ATM withdrawal: Luna	-259,200	1,246,734,898
	Ama Achterberg says a machine that pays out in whole days is the Bank's way of agreeing that nobody is owed the last second. Ref. CIBT-2964-EACB-0		
24 Aug	Transfer to joint account	-5,063,058	1,241,671,840
	Your employer's transfer to Mateo Lindqvist-Fothergill arrives on the same day as yours and is posted to the joint account by mistake each quarter. It is moved back each quarter. Mateo Lindqvist-Fothergill is the only one of you who checks the moving. Ref. CIBT-2964-784B-2		
31 Aug	Interest at 3.90% APY	+4,330,188	1,246,002,028
	Your interest was held at the Luna branch while its reconciler confirmed that no second of the period had been counted twice. None had. The interest posts with the whole period included. Ref. CIBT-2964-0085-8		

Closing balance, month by month

Highest 1,757,974,994 s · lowest 1,246,002,028 s



September 2963 August 2964

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 2964-08