

- (1) The preparation, examination, handling, or maintenance of financial records by any officer, employee, or agent of a fiduciary institution that has custody of the records;
- (2) The examination of financial records by a certified public accountant while engaged by a fiduciary institution to perform an independent audit;
- (3) The examination of financial records by, or the disclosure of financial records to, any officer, employee, or agent of a supervisory agency for use only in the exercise of that person's duties as an officer, employee, or agent;
- (4) The publication of information derived from financial records if the information cannot be identified to any particular customer, deposit, or account;
- (5) The making of reports or returns required OR PERMITTED by federal OR STATE law;
- (6) The disclosure of any information permitted to be disclosed under those provisions of the Commercial Law Article that relate to the dishonor of a negotiable instrument;
- (7) The exchange, in the regular course of business, of credit information between a fiduciary institution and any other fiduciary institution or commercial enterprise, if made directly or through a consumer reporting agency;
- (8) The exchange, in the regular course of business, of a statement of a mortgage account on the subject property in connection with a sale, refinancing, or foreclosure, of real property; or the disclosure, in the regular course of business, of a statement of a mortgage account on the subject property to the holder of any subordinate mortgage or security interest;
- (9) The disclosure to a State's Attorney of any information in accordance with Article 27, § 142(c) (regarding the presentation of a certificate under oath to prove insufficient funds and dishonor of checks); or
- (10) A fiduciary institution from disclosing to the Department of Human Resources an individual's financial records that the Department determines are necessary to verify or confirm the individual's eligibility or ineligibility for public assistance.

Article – Corporations and Associations

SUBTITLE 5. CURRENCY TRANSACTIONS IN A TRADE OR BUSINESS

1-501.

IT IS THE PURPOSE OF THIS SUBTITLE TO REQUIRE CERTAIN REPORTS AND RECORDS OF TRANSACTIONS INVOLVING CURRENCY WHERE SUCH REPORTS AND RECORDS HAVE A HIGH DEGREE OF USEFULNESS IN CRIMINAL INVESTIGATIONS OR PROCEEDINGS WHICH PERTAIN TO THE SUBJECT OF THE REPORT.