

orized, in its discretion, thereafter to impose a service or maintenance charge in the amount of fifty cents (50¢) per annum where such deposit, account or share account or balance therein does not exceed the sum of Fifty Dollars (\$50.00) and a service or maintenance charge of \$1.00 per annum where such deposit, account or share account or balance therein exceeds the sum of Fifty Dollars (\$50.00). No deposit in a savings account in any banking institution shall be deemed to be subject to any restriction upon withdrawals imposed by law because of the fact that such institution may require the depositor to give notice, not exceeding ninety (90) days, of his intention to withdraw the whole, or any part, of his deposit. A deposit, account or share account or balance in any deposit, account or share account in any bank, trust company, savings institution, national bank, savings and loan association or Federal savings and loan association shall be presumed to be dormant unless the books or records of such bank, trust company, savings institution, national bank, savings and loan association or Federal savings and loan association show that the owner or owners (legal, beneficial, equitable or otherwise) have either (1) had a transfer, disposition of interest or other transaction with respect thereto; or (2) communicated in writing with such bank, trust company, savings institution, national bank, savings and loan association or Federal savings and loan association with respect thereto; or (3) been credited with interest or dividends on the passbook or certificate of deposit of such depositor or (4) increased or decreased the amount of such deposit, account or share account or balance in any deposit or share account.

(b) Whenever any deposit, account or share account or balance in any deposit, account or share account in any bank, trust company, savings institution, national bank, savings and loan association or Federal savings and loan association has been dormant (except for any crediting of interest thereon which may have been made and except for any deduction of maintenance or service charge as provided in Sub-section (a) hereof) for a period of twenty (20) years and the owners or persons claiming through him cannot reasonably be located, such bank, trust company, savings institution, national bank, savings and loan association or Federal savings and loan association shall, on or before the last day of December of the year in which the last day of aforesaid twenty (20) year period shall occur, publish the name of the owner thereof, as shown by its records, in at least one newspaper in the City or County in which its principal office is located over the names of the President and Treasurer, which notice shall warn such owner or persons claiming through him to present, within six months