

title "Banks and Trust Companies", sub-title "General Regulations", relating to transactions of ~~banks and trust companies~~ BANKING INSTITUTIONS on Saturday afternoon and on legal holidays.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That Section 94 of Article 11 of the Annotated Code of Maryland (1951 Edition), title "Banks and Trust Companies", sub-title "General Regulations", be and it is hereby repealed and re-enacted, with amendments, to read as follows:

94. Nothing in any law of this State shall in any manner whatsoever affect the validity of, or render void or voidable, the payment, certification or acceptance of a check or other negotiable instrument or any other transaction by a ~~bank or trust company~~ BANKING INSTITUTION in this State, *either (1) because done or performed on any Saturday between twelve o'clock noon and midnight, or (2) because done or performed on any day which would be a legal holiday but for the election of the bank or trust company to remain open under Section 11A of Article 13 of this Code, or any amendment thereof,* provided that such action be during the customary business hours of said bank and that said bank is actually open for business and provided such payment, certification, acceptance, or other transaction would be valid if done or performed ~~[before twelve o'clock noon on such Saturday; provided further that]~~ *on any ordinary business day.* Nothing herein shall be construed to compel any ~~bank or trust company~~ BANKING INSTITUTION in this State, which by law or custom is entitled to close at twelve o'clock noon on any Saturday, *or which is similarly entitled to close on any legal holiday,* to keep open for the transaction of business or to perform any of the acts or transactions aforesaid, on any Saturday after such hour *or on any legal holiday,* except at its own option.

SEC. 2. *And be it further enacted,* That this Act shall take effect June 1, 1955.

Approved March 29, 1955.

CHAPTER 180

(Senate Bill 140)

AN ACT authorizing and empowering the County Commissioners of Harford County to borrow upon the faith and credit of Harford County a sum of money not to exceed \$150,000 at a rate of interest not to exceed 5% and to issue notes and/or bonds therefor for the purpose of constructing, reconstructing, improving and equipping certain library facilities in Harford County; providing for the levying of taxes by the Board of County Commis-

EXPLANATION: *Italics indicate new matter added to existing law.*

[Brackets] indicate matter stricken from existing law.

CAPITALS indicate amendments to bill.

~~Strike out~~ indicates matter stricken out of bill.