(18) Professional or mental incompetency.

SEC. 2. And be it further enacted, That this Act shall take effect July 1, 1971.

Approved May 17, 1971.

## CHAPTER 526

## (House Bill 364)

AN ACT to repeal and re-enact, with amendments, Section 152(a) of Article 11 of the Annotated Code of Maryland, (1968 Replacement Volume), title "Banks and Trust Companies," subtitle "Credit Unions," to increase the unsecured loan limit for State chartered credit unions.

SECTION 1. Be it enacted by the General Assembly of Maryland, That Section 152(a) of Article 11 of the Annotated Code of Maryland, (1968 Replacement Volume), title "Banks and Trust Companies," subtitle "Credit Unions," be and it is hereby repealed and reenacted, with an amendment, to read as follows:

152.

- (a) A credit union may loan to its members for such purposes, and upon such security and terms as the bylaws shall provide, and the credit committee may approve, but security need not be taken for any loan of four hundred dollars (\$400.00) or less. In any case where the loan is in excess of four hundred DOLLARS (\$400.00) up to a maximum of fifteen hundred dollars (\$1,500.00) twenty-five hundred dollars (\$2,500.00), it shall be subject to the prior written approval of the Bank Commissioner.
- SEC. 2. And be it further enacted, That this Act shall take effect July 1, 1971.

Approved May 17, 1971.

## CHAPTER 527

## (House Bill 373)

AN ACT to add new subsection 7-101(d) to Article 66½ of the Annotated Code of Maryland (1957 Edition, 1970 Replacement Volume), title "Vehicle Laws," subtitle "Financial Responsibility and Unsatisfied Claim and Judgment Fund," to provide for hearings in certain cases under the financial responsibility laws.

SECTION 1. Be it enacted by the General Assembly of Maryland, That new subsection 7-101(d) of Article 66½ of the Annotated Code of Maryland (1957 Edition, 1970 Replacement Volume), title "Vehicle