

CHARTERED AND SUPERVISED AS A SAVINGS AND LOAN OR SIMILAR INSTITUTION UNDER FEDERAL LAW OR THE LAWS OF A STATE OR A FEDERAL CREDIT UNION OR A CREDIT UNION CHARTERED AND SUPERVISED UNDER THE LAWS OF A STATE; A "DOMESTIC FINANCIAL INSTITUTION" IS ONE CHARTERED AND SUPERVISED UNDER THE LAWS OF THIS STATE OR A BANK CHARTERED AND SUPERVISED UNDER FEDERAL LAW AND HAVING ITS PRINCIPAL OFFICE IN THIS STATE; AN "INSURED FINANCIAL INSTITUTION" IS ONE, DEPOSITS (INCLUDING A SAVINGS, SHARE, CERTIFICATE, OR DEPOSIT ACCOUNT) IN WHICH ARE, IN WHOLE OR IN PART, INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION, THE FEDERAL SAVINGS AND LOAN INSURANCE CORPORATION, THE MARYLAND SAVINGS-SHARE INSURANCE CORPORATION OR A SIMILAR INSTITUTION ORGANIZED UNDER THE LAWS OF ANOTHER STATE.

(H) GUARDIAN.

A "GUARDIAN" OF A MINOR MEANS THE GENERAL GUARDIAN, GUARDIAN, TUTOR, OR CURATOR OF HIS PROPERTY OR ESTATE APPOINTED OR QUALIFIED BY A COURT OF THIS STATE OR ANOTHER STATE.

(I) ISSUER.

AN "ISSUER" IS A PERSON WHO PLACES OR AUTHORIZES THE PLACING OF HIS NAME ON A SECURITY (OTHER THAN AS A TRANSFER AGENT) TO EVIDENCE THAT IT REPRESENTS A SHARE, PARTICIPATION OR OTHER INTEREST IN HIS PROPERTY OR IN AN ENTERPRISE OR TO EVIDENCE HIS DUTY OR UNDERTAKING TO PERFORM AN OBLIGATION EVIDENCED BY THE SECURITY, OR WHO BECOMES RESPONSIBLE FOR OR IN PLACE OF ANY SUCH PERSON.

(J) LEGAL REPRESENTATIVE.

A "LEGAL REPRESENTATIVE" OF A PERSON IS HIS PERSONAL REPRESENTATIVE OR THE GENERAL GUARDIAN, GUARDIAN, COMMITTEE, CONSERVATOR, TUTOR, OR CURATOR OF HIS PROPERTY OR ESTATE.

(K) LIFE INSURANCE POLICY OR ANNUITY CONTRACT.

A "LIFE INSURANCE POLICY OR ANNUITY CONTRACT" MEANS A LIFE INSURANCE POLICY OR ANNUITY CONTRACT AS THOSE TERMS ARE DEFINED IN ARTICLE 48A OF THIS CODE, TITLE "INSURANCE," ISSUED BY AN INSURANCE COMPANY ON THE LIFE OF A MINOR TO WHOM A GIFT OF THE POLICY OR CONTRACT IS MADE IN THE MANNER PRESCRIBED IN THIS SUBTITLE OR ON THE LIFE OF A MEMBER OF THE MINOR'S FAMILY.

(L) MEMBER OF A MINOR'S FAMILY.

A "MEMBER" OF A "MINOR'S FAMILY" MEANS ANY OF THE MINOR'S PARENTS, GRANDPARENTS, BROTHERS, SISTERS, UNCLES,