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5-302.

(a) As to the savings account of each depositor in a banking institution, the banking institution shall give to the customer, on opening of the savings account and, later, on demand of the customer:

(1) Written notice of:

- (i) The annual interest rate;
- (ii) The method of computing interest;
- (iii) The dates when interest is credited;
- (iv) The minimum balance required to earn interest;
- (v) Any penalty for withdrawal;
- (vi) The date when the deposit begins to earn interest; and
- (vii) Whether interest is compounded; and

(2) The following written notice:

"Under Maryland law, all funds remaining in this savings account become the property of this State after the account has been inactive for [12] 5 years and notice is sent to the depositor at that depositor's last known address. This account will be considered inactive if the owner has not: (1) increased or decreased the amount in the account; (2) presented the passbook or other similar evidence of the account for the crediting of interest; (3) written to this financial institution about the account; or (4) otherwise indicated an interest in the account as evidenced by a memorandum on file with this financial institution."

5-404.

[(a)] The Bank Commissioner has the same authority to examine the business of an affiliate that the Bank Commissioner has as to a banking institution.

[(b) For each examination of an affiliate, the Bank Commissioner shall charge the same fees that the Bank Commissioner charges for examination of a banking institution.]