- (b) (2) The surety bond shall be:
- (i) In the amount required by subsection (d) of this section; AND
- (ii) Issued by a bonding company or insurance company that is authorized to do business in this State.

12-510.

- (a) [(1) "Consumer loan" means] IN THIS SECTION, "CONSUMER LOAN":
- (1) MEANS a loan for personal, family, or household purposes[.]; AND
- (2) ["Consumer loan" does] DOES not include a commercial loan or corporate loan referred to in § 12-103(e) of the Commercial Law Article.

13 - 232.

- (a) To apply for financial assistance, an applicant shall submit to the Authority an application on the form that the Authority [requires] PROVIDES.
- SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1982.

Approved June 1, 1982.

CHAPTER 883

(House Bill 1410)

AN ACT concerning

Banking Institutions - Canceled Checks

FOR the purpose of requiring banking institutions to-return canceled-checks-te-customers-on-a-monthly-basis--unless the--customer--signs--a-waiver-agreement;-prohibiting-a banking-institution-from-requiring-a--waiver--agreement as--a--condition--for--obtaining--a--checking--account; requiring--a--banking--institution--to--return,--at--no additional--charge--to-the-customer,-any-canceled-check certain-canceled-checks-that-the-customer--specifically requests--within--a--certain-amount-of-time-even-though checks-are-not-regularly-returned-for-the-account;--and providing---certain--exceptions offering a truncated