

(4)--Subject-to-any-right-of-the-bank-to-apply-the-credit-to-an-obligation-of-the-customer, credit-given-by-a-bank-for-an-item-in-an-account-with-its-customer-becomes-available-for-withdrawal-as-of-right

(a)--In-any-case-where-the-bank-has-received-a-provisional-settlement-for-the-item,-----{when-such-settlement-becomes-final-and-the-bank-has-had-a-reasonable-time-to-learn-that-the-settlement-is-final}-WITHIN-A-REASONABLE-TIME-AFTER-THE-ITEM-HAS-BEEN-DEPOSITED-IN-AN-ACCOUNT-WITH-THE-CUSTOMER-AND-FORWARDED-BY-THE-BANK-FOR-COLLECTION,---A-REASONABLE-TIME-FOR-PURPOSES-OF-THIS-PARAGRAPH-IS-PRESUMED-TO-BE-WHEN-SETTLEMENT-OF-THE-ITEM-BECOMES-FINAL-OR-THE-TIME-PERIODS-PROVIDED-IN-§-4-215-OF-THIS-SUBTITLE,WHICHEVER-OCCURS-EARLIER,

(b)--In-any-case-where-the-bank-is-both-a-depository-bank-and-a-payer-bank-and-the-item-is-finally-paid,---at-the-opening-of-the-bank's-second-banking-day-following-receipt-of-the-item-

(5)--A-deposit-of-money-in-a-bank-is-final-when-made-but-subject-to-any-right-of-the-bank-to-apply-the-deposit-to-an-obligation-of-the-customer, the-deposit-becomes-available-for-withdrawal-as-of-right-at-the-opening-of-the-bank's-next-banking-day-following-receipt-of-the-deposit-

4-215-

(1)--EXCEPT-AS-OTHERWISE-PROVIDED-IN-THIS-SECTION-AND-§-4-215-OF-THIS-TITLE,--BANKS--SHALL--MAKE--FUNDS--AVAILABLE-FOR-WITHDRAWAL--AS-OF-RIGHT--AT--THE--START--OF--THE--BUSINESS--DAY-SUBSEQUENT--TO--THE--FOLLOWING--TIME-PERIODS-AFTER-RECEIPT-OF-THE-ITEM-

(A)--FOR--ITEMS--DRAWN--ON--A--LOCAL--BANK--OR--LOCAL-INSTITUTION,--OTHER--THAN--THE--DEPOSITORY-BANK-OR-THE-DEPOSITORY-INSTITUTION,--2-BUSINESS-DAYS-

(B)--FOR--ITEMS--DRAWN--ON--A--NONLOCAL-BANK-OR-A--NONLOCAL-CREDIT-UNION--OR--SAVINGS--AND--LOAN-ASSOCIATION,--OTHER--THAN--THE-DEPOSITORY-BANK-OR-THE-DEPOSITORY-INSTITUTION,--WHICH--IS--LOCATED--IN--THIS-STATE,--3-BUSINESS-DAYS-

(C)--FOR--ITEMS--DRAWN--ON--ANY--OTHER-BANK,--CREDIT-UNION,--OR--SAVINGS--AND--LOAN-ASSOCIATION--LOCATED--IN--THE-UNITED--STATES,--6-BUSINESS-DAYS-

(2)--BANKS--SHALL--MAKE--FUNDS--AVAILABLE--FOR--WITHDRAWAL--AS-OF-RIGHT--AT--THE--START--OF--THE--BUSINESS--DAY--SUBSEQUENT--TO--1--BUSINESS-DAY--AFTER--RECEIPT--OF--THE--FOLLOWING--ITEMS-

(A)--FOR--ANY--ITEM--DRAWN--IN--THE--FACE-AMOUNT--OF--\$100--OR-LESS,