

{B}--FOR-ANY-ITEM-DRAWN-ON-A-MARYLAND--BRANCH--OF--THE
DEPOSITARY-BANK;

{C}--FOR--ANY--FIRST-ENDORSED-ITEM-DRAWN-ON-THE-UNITED
STATES-TREASURY;-AND

{D}--FOR-ANY-FIRST-ENDORSED-ITEM-DRAWN-ON-THE-STATE-OF
MARYLAND-OR-ON-ANY-COUNTY--OR--MUNICIPALITY--LOCATED--WITHIN--THE
STATE--OF--MARYLAND;-IF-THE-ITEM-IS-DEPOSITED-AT-A-MANNED-TELLER
STATION-TOGETHER-WITH-A-SEPARATE--DEPOSIT--SLIP--WHICH--INDICATES
THAT-THE-ITEM-BEING-DEPOSITED-IS-A-GOVERNMENT-CHECK-

{3}--BANKS--SHALL--MAKE--FUNDS-AVAILABLE-FOR-WITHDRAWAL-AS-A
MATTER-OF-RIGHT-ACCORDING-TO-THE-DEPOSITARY-BANK'S-POLICY-IN--THE
FOLLOWING-CIRCUMSTANCES-

{A}--ANY--DEPOSIT-OR-DEPOSITS-MADE-IN-1-BANKING-DAY-IN
EXCESS-OF-THE-AMOUNT-OF-\$2,500-

{B}--ANY-ITEMS-DEPOSITED-BY--A--NEW--CUSTOMER--AT--THE
DEPOSITARY-BANK-WITHIN-30-CALENDAR-DAYS-OF-THE-OPENING-OF-THE-NEW
CUSTOMER'S-ACCOUNT-

{C}--IF--A--CUSTOMER'S--ACCOUNT--OR--COMBINATION--OF
ACCOUNTS-HAS-BEEN-OVERDRAWN-ON-3-SEPARATE-AND-DISTINCT--OCCASIONS
WITHIN--A--6-MONTH--PERIOD--ALL--ACCOUNTS--OF--THE-CUSTOMER-ARE
SUBJECT-TO-THE-DEPOSITARY-BANK'S-POLICY-FOR-6--MONTHS--AFTER--THE
LAST-ITEM-WAS-RETURNED-FOR-INSUFFICIENT-FUNDS-

{D}--ANY-ITEMS-DRAWN-ON-AN-OFFICE--INCLUDING-AN-OFFICE
OF--A--DEPOSITARY--BANK--LOCATED-OUTSIDE-ANY-OF-THE-UNITED-STATES
AND-THE-DISTRICT-OF-COLUMBIA-

{4}--IF--THE--DEPOSITARY--BANK--IN--GOOD--FAITH--DOUBTS--THE
COLLECTIBILITY--OF--FUNDS--FOR--AN--ITEM--BECAUSE-OF-SUSPICION-OF
BANKRUPTCY-OF-THE-DRAWER-OF-A-CHECK-OR-SUSPICION-OF--FRAUD--THE
DEPOSITARY--BANK--MAY--MAKE--FUNDS-AVAILABLE--FOR--THE-ITEM-ON-A
COLLECTION-BASIS-OR-ACCORDING-TO-THE--DEPOSITARY--BANK'S--POLICY-
THE--CUSTOMER--OF-THE-ACCOUNT-SHALL-BE-NOTIFIED-BY-THE-DEPOSITARY
BANK-OF-THIS-ACTION-AS-Soon-As-POSSIBLE-

{5}--A-DEPOSITARY-BANK-AND-A-CUSTOMER-MAY-AGREE--IN--WRITING
TO--A-GREATER-PERIOD-OF-TIME--THAN--THAT-PRESCRIBED-BY-THIS-SECTION
FOR-MAKING-FUNDS-AVAILABLE--FOR--WITHDRAWAL--BECAUSE--OF--SPECIAL
CIRCUMSTANCES--BUT-ONLY-IF-THE-AGREEMENT-IS--(1)--NOT-CONTAINED-IN
A--PREPRINTED--FORM--AND--(2)--IS-NOT-A-USUAL--REGULAR-BUSINESS
PRACTICE-OF-THE-DEPOSITARY-BANK-

{6}--DELAY--BY--A--DEPOSITARY--BANK--BEYOND--TIME--LIMITS
PRESCRIBED--OR--PERMITTED-BY-THIS-SECTION-IS-EXCUSED-IF-CAUSED-BY
INTERRUPTION-OF-COMMUNICATION-FACILITIES--SUSPENSION-OF--PAYMENTS
BY--ANOTHER--BANK--CREDIT-UNION--OR-SAVINGS-AND-LOAN-ASSOCIATION--
WAR--EMERGENCY-CONDITIONS--OR--OTHER--CIRCUMSTANCES--BEYOND--THE
CONTROL--OF-THE-DEPOSITARY-BANK--IF-THE-DEPOSITARY-BANK-EXERCISES
THE-DILIGENCE-CIRCUMSTANCES-REQUIRE-