~~WITHIN-A-6-MONTH--PERIOD.---ALL--ACCOUNTS--OF--THE--CUSTOMER--ARE SUBJECT-TO-THE-DEPOSITARY-INSTITUTION'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--INSTITUTION,-LOCATED-OUTSIDE-ANY-OF-THE-UNITED STATES-AND-THE-DISTRICT-OF-COLUMBIA.~~

~~(4)--IF-THE-DEPOSITARY-INSTITUTION-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-INSTITUTION-MAY-MAKE-FUNDS-AVAILABLE-FOR-THE-ITEM-ON-A COLLECTION--BASIS--OR--ACCORDING--TO-THE-DEPOSITARY-INSTITUTION'S POLICY.--THE-CUSTOMER-OF-THE-ACCOUNT-SHALL--BE--NOTIFIED--BY--THE DEPOSITARY-INSTITUTION-OF-THIS-ACTION-AS-SOON-AS-POSSIBLE.~~

~~(5)--A--DEPOSITARY--INSTITUTION--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-NOT-CONTAINED IN-A-PREPRINTED--FORM--AND--IS--NOT--A--USUAL,--REGULAR--BUSINESS PRACTICE-OF-THE-DEPOSITARY-INSTITUTION.~~

~~(6)--DELAY--BY--A--DEPOSITARY-INSTITUTION-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--INSTITUTION,--IF---THE---DEPOSITARY INSTITUTION-EXERCISES-THE-DILIGENCE-CIRCUMSTANCES-REQUIRE.~~

Article - Financial Institutions

5-309.

(A) AS TO EACH ACCOUNT OF EACH DEPOSITOR IN A BANKING INSTITUTION, THE BANKING INSTITUTION SHALL GIVE TO THE CUSTOMER, ON OPENING OF THE ACCOUNT AND ON ANY LATER DEMAND OF THE CUSTOMER, WRITTEN NOTICE ~~OF-ITS-POLICY-CONCERNING:~~

~~(1)--WHEN-THE-CUSTOMER-MAY-WITHDRAW-FUNDS-DEPOSITED-BY CHECK-OR-SIMILAR-INSTRUMENT-INTO-THE-ACCOUNT,-AND~~

~~(2)--WHEN-THE-FUNDS--DEPOSITED--BY--CHECK--OR--SIMILAR INSTRUMENT--INTO--AN--INTEREST-BEARING-ACCOUNT-WILL-BEGIN-TO-EARN INTEREST-AND-WHEN-THAT-INTEREST-WILL-BE-CREDITED-TO-THE--ACCOUNT.~~

~~(B)--BEFORE---THE---OPENING--OF--AN--ACCOUNT--IN--A--BANKING INSTITUTION,-THE-BANKING--INSTITUTION--SHALL--PROVIDE--A--WRITTEN DISCLOSURE-TO-ANY-POTENTIAL-CUSTOMER-OF-ITS-POLICY-CONCERNING:~~

~~(1)--WHEN-THE-CUSTOMER-MAY-WITHDRAW-FUNDS-DEPOSITED-BY CHECK-OR-SIMILAR-INSTRUMENT-INTO-THE-ACCOUNT,-AND~~