(2) Is located in the same state as the payor [credit union] INSTITUTION; and

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- (3) Is located in a different state from that in which the payor [credit union] INSTITUTION is located.
- [(b)] (C) The notice shall also state the time after which the funds represented by an item become available for withdrawal as of right where the item is issued by:
- (1) The Maryland State Government or any agency thereof;
 - (2) The United States Treasury; and
 - (3) Any agency of the federal government.
- $\[(c)\]$ (D) The notice shall be printed in type no smaller than elite typewriter characters.
- (A) IN THIS SECTION, "PAYOR INSTITUTION" MEANS A BANK, CREDIT UNION, OR SAVINGS AND LOAN ASSOCIATION BY WHICH AN ITEM IS PAYABLE AS DRAWN OR ACCEPTED.
- [(a)] (B) As to each [demand] account of each depositor in a savings and loan association, the savings and loan association shall give to the customer, on opening of the account and on any later demand of the customer, written notice of the time after which the funds represented by an item deposited to the account shall be available for withdrawal as of right, for each of the situations where the association:
 - (1) Is also the payor [association] INSTITUTION;
- (2) Is located in the same state as the payor [association] INSTITUTION; and
- (3) Is located in a different state from that in which the payor [association] INSTITUTION is located.
- [(b)] (C) The notice shall also state the time after which the funds represented by an item become available for withdrawal as of right where the item is issued by:
- (1) The Maryland State government or any agency thereof;
 - (2) The United States Treasury; and
 - (3) Any agency of the federal government.
- [(c)] (D) The notice shall be printed in type no smaller than elite typewriter characters.