

(B) THE BANK COMMISSIONER SHALL ADOPT REGULATIONS THAT PROVIDE:

(1) FOR PURPOSES OF CALCULATING THE NUMBER OF BUSINESS DAYS BY WHICH A DEPOSITORY CREDIT UNION IS REQUIRED TO MAKE FUNDS AVAILABLE FOR WITHDRAWAL BY THE CUSTOMER OR MEMBER, THE TERM "BUSINESS DAY" EXCLUDES THE DAY OF DEPOSIT, AND IF THE DEPOSIT IS MADE ON A SATURDAY, SUNDAY, LEGAL HOLIDAY, OR AFTER THE CLOSE OF BUSINESS, THE TERM "BUSINESS DAY" EXCLUDES THE FIRST BUSINESS DAY AFTER THE DAY OF DEPOSIT, WHERE:

(I) A LEGAL HOLIDAY IS A HOLIDAY ON WHICH THE DEPOSITORY CREDIT UNION IS CLOSED; AND

(II) THE CLOSE OF BUSINESS FOR A DEPOSITORY CREDIT UNION IS THE CLOSING TIME OF THE BRANCH OFFICE WHERE THE DEPOSIT IS MADE, AS DETERMINED BY THE DEPOSITORY CREDIT UNION, AND FOR AN ELECTRONIC BANKING FACILITY, THE CLOSE OF BUSINESS IS THE CLOSING TIME OF THE NEAREST BRANCH OFFICE OF THE DEPOSITORY CREDIT UNION;

(2) IF A DEPOSITORY CREDIT UNION DOES NOT COLLECT ITEMS DIRECTLY THROUGH A CLEARINGHOUSE, FEDERAL RESERVE, OR OTHER COLLECTION SYSTEM AND USES ANOTHER FINANCIAL INSTITUTION TO COLLECT ON ITEMS, THE DEPOSITORY CREDIT UNION SHALL HAVE AN ADDITIONAL BUSINESS DAY WITHIN WHICH TO MAKE FUNDS AVAILABLE TO A CUSTOMER OR MEMBER;

(3) WHEN A DEPOSITORY CREDIT UNION FINDS THAT THE COLLECTIBILITY OF AN ITEM IS DOUBTFUL, THE DEPOSITORY CREDIT UNION MAY MAKE FUNDS AVAILABLE FOR THE ITEM ON A COLLECTION BASIS IF THE DEPOSITORY CREDIT UNION NOTIFIES THE CUSTOMER OR MEMBER ORALLY OR IN WRITING OF THIS ACTION WITHIN THE TIME THAT THE DEPOSITORY CREDIT UNION OTHERWISE WOULD BE REQUIRED UNDER THE REGULATIONS ADOPTED UNDER THIS SUBTITLE TO MAKE FUNDS AVAILABLE TO THE CUSTOMER OR MEMBER;

(4) A DEPOSITORY CREDIT UNION MAY FIND THAT THE COLLECTIBILITY OF AN ITEM IS DOUBTFUL, IF:

(I) THE DEPOSITORY CREDIT UNION HAS REASON TO BELIEVE THAT THE MAKER, DRAWER, OR PAYOR OF THE ITEM IS INSOLVENT;

(II) THE ITEM CONTAINS AN INFIRMITY ON ITS FACE, INCLUDING A FORGERY, AN ALTERATION, OR FALSE OR FRAUDULENT INDICATION OF THE DRAWER'S, MAKER'S, OR PAYOR'S NAME OR ROUTING NUMBER; OR

(III) THE MANNER OF PRESENTMENT OF THE ITEM RAISES A REASONABLE SUSPICION OF FRAUD;