

(2) THE AGREEMENT IS NOT A USUAL, REGULAR BUSINESS PRACTICE OF THE BANKING INSTITUTION.

(C) EXCEPT AS PROVIDED IN SUBSECTION (A) OF THIS SECTION, THE PROVISIONS OF THIS SUBTITLE DO NOT ALTER OR IMPAIR ANY RIGHT OR OBLIGATION UNDER THE UNIFORM COMMERCIAL CODE.

5-309.

(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.

(b) 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 the GENERALLY APPLICABLE TIME LIMITATIONS AND THE BANK'S POLICY ON THE RIGHT TO DRAW ON ITEMS RECEIVED FOR DEPOSIT IN THE CUSTOMER'S ACCOUNT AND 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 banking institution:

(1) Is also the payor institution;

(2) Is located in the same state as the payor institution; and

(3) Is located in a different state from that in which the payor institution is located.

(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.

(d) The notice shall be printed in type no smaller than elite typewriter characters.

(E) THE BANK SHALL KEEP POSTED IN A CONSPICUOUS LOCATION, AT EACH BRANCH OF THE BANK, A NOTICE THAT SUBSTANTIALLY SETS FORTH THE GENERALLY APPLICABLE TIME LIMITATIONS AND THE BANK'S POLICY ON THE BANK'S CUSTOMER'S RIGHTS TO DRAW ON ITEMS DEPOSITED TO THE CUSTOMER'S ACCOUNT.

SUBTITLE 4A. WITHDRAWAL OF ITEMS