

(2) the decision whether to deposit trust money in such an account shall be in the sole discretion of the lawyer].

(b) A lawyer [may] SHALL deposit trust money in an interest bearing account under this section whenever the lawyer reasonably expects that, for the period that the lawyer expects to hold the trust money, the interest that it would earn:

(1) would not exceed \$50; or

(2) (i) would exceed \$50; but

(ii) would not cover the cost of administering an interest bearing account on which interest is payable to the client or beneficial owner.

(C) THE MARYLAND LEGAL SERVICES CORPORATION MAY WAIVE THE PROVISIONS OF SUBSECTION (B) OF THIS SECTION WITH RESPECT TO A LAWYER OR LAW FIRM THAT DEMONSTRATES THAT IT WILL COST THE MARYLAND LEGAL SERVICES CORPORATION MORE IN SERVICE CHARGES TO OPEN AND MAINTAIN AN ATTORNEY TRUST ACCOUNT FOR THE PURPOSES OF THE MARYLAND LEGAL SERVICES CORPORATION THAN WILL BE GENERATED IN INTEREST BY THE ATTORNEY TRUST ACCOUNT.

[(c)] (D) (1) At least quarterly, each financial institution that has an account described under this section shall:

[(1)] (I) deduct from the total interest accumulated in the account any service charge due on the account; and

[(2)] (II) pay the net interest to the Maryland Legal Services Corporation.

(2) A FINANCIAL INSTITUTION:

(I) MAY NOT CHARGE AGAINST THE INDIVIDUAL ACCOUNTS OF A LAWYER ANY SERVICE CHARGES FOR TRUST MONEYS IN ANY ACCOUNT UNDER THIS SECTION; AND

(II) MAY CHARGE TO THE MARYLAND LEGAL SERVICES CORPORATION.

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Except for trust money that a lawyer [has chosen] IS REQUIRED to deposit in an attorney trust account that earns interest payable to the Maryland Legal Services Corporation, a lawyer may withdraw trust money from an attorney trust account and invest it:

(1) as the client or beneficial owner of the trust money instructs; or