

B. PRESENTS EVIDENCE OF THE ACCOUNT FOR CREDITING OF INTEREST;

C. CORRESPONDS OR RESPONDS IN WRITING WITH THE DEPOSITORY INSTITUTION CONCERNING THE ACCOUNT WITHOUT REJECTING IN WRITING THE PROVISIONS OF THIS SECTION; OR

D. OTHERWISE INDICATES ~~AN INTEREST IN~~ APPROVAL OF THE ACCOUNT BEING GOVERNED BY THIS SECTION AS EVIDENCED BY A WRITING ON FILE WITH THE DEPOSITORY INSTITUTION.

(d) (1) Upon the death of a party to a multiple-party account, the right to any funds in the account shall be determined in accordance with the express terms of the account agreement.

(2) If the account agreement does not expressly establish the right to funds in the account upon the death of a party, or if there is no account agreement, any funds in the account upon the death of a party shall belong to the surviving party or parties.

(3) Unless the account agreement expressly provides otherwise, upon the death of the last party to a multiple-party account, any funds remaining in the account shall belong to:

(i) The beneficiaries of a trust account who are then living;

(ii) The P.O.D. payees of a P.O.D. account who are then living; or

(iii) Subject to paragraph (4) of this subsection, the personal representative of:

1. The last surviving party of a trust account if no beneficiary is then living;

2. The last surviving party of a P.O.D. account if no P.O.D. payee is then living; or

3. The last surviving party of a joint account.

(4) No payment from a multiple-party account may be made to the personal representative of a deceased party unless:

(i) Proof is presented to the depository institution showing that the deceased party was the last surviving party; or

(ii) There is no right of survivorship under this section.

(5) If there is no right of survivorship under this section, the depository institution may make payment from a multiple-party account to the personal representative of a deceased party without liability to:

(i) Any other party; or

(ii) Any party's heirs, personal representatives, or assigns.