

accounts between the presenting and payor banks or between the presenting and successive prior collecting banks seriatim, they become final upon final payment of the item by the payor bank.

[(3)](D) If a collecting bank receives a settlement for an item which is or becomes final, [(subsection (3) of § 4-211, subsection (2) of § 4-213)] the bank is accountable to its customer for the amount of the item and any provisional credit given for the item in an account with its customer becomes final.

[(4)](E) Subject to (I) APPLICABLE LAW STATING A TIME FOR AVAILABILITY OF FUNDS AND (II) any right of the bank to apply the credit to an obligation of the customer, credit given by a bank for an item in [an account with its customer] A CUSTOMER'S ACCOUNT becomes available for withdrawal as of right:

[(a)](1) [In any case where] IF the bank has received a provisional settlement for the item, — when [such] THE settlement becomes final and the bank has had a reasonable time to [learn that the settlement is final] RECEIVE RETURN OF THE ITEM AND THE ITEM HAS NOT BEEN RECEIVED WITHIN THAT TIME;

[(b)](2) [In any case where] IF the bank is both [a] THE depository bank and [a] THE payor bank, and the item is finally paid, — at the opening of the bank's second banking day following receipt of the item.

[(5)](F) [A deposit of money in a bank is final when made but, subject] SUBJECT to APPLICABLE LAW STATING A TIME FOR AVAILABILITY OF FUNDS AND any right of [the] A bank to apply [the] A deposit to an obligation of the [customer] DEPOSITOR, [the] A deposit OF MONEY becomes available for withdrawal as of right at the opening of the bank's next banking day [following] AFTER receipt of the deposit.  
[4-214.] 4-216.

[(1)](A) [Any] IF AN item IS in or [coming] COMES into the possession of a payor or collecting bank [which] THAT suspends payment and [which] THE item [is] HAS NOT BEEN finally paid, [shall] THE ITEM MUST be returned by the receiver, trustee, or agent in charge of the closed bank to the presenting bank or the closed bank's customer.

[(2)](B) If a payor bank finally pays an item and suspends payments without making a settlement for the item with its customer or the presenting bank which settlement is or becomes final, the owner of the item has a preferred claim against the payor bank.

[(3)](C) If a payor bank gives or a collecting bank gives or receives a provisional settlement for an item and thereafter suspends payments, the suspension does not prevent or interfere with the [settlement] SETTLEMENT'S becoming final if [such] THE finality occurs automatically upon the lapse of certain time or the happening of certain events [(subsection (3) of § 4-211, subsection (1) (d), (2) and (3) of § 4-213)].

[(4)](D) If a collecting bank receives from subsequent parties settlement for an item, which settlement is or becomes final and THE BANK suspends payments without making a settlement for the item with its customer which SETTLEMENT is or becomes final, the owner of the item has a preferred claim against [such] THE collecting bank.