

(e) Any person who violates any provision of this section is guilty of a misdemeanor and on conviction is subject to:

(1) Forfeiture of the office or employment; and

(2) A fine not exceeding \$1,000 or imprisonment not exceeding 2 years or both.

5-308.

A banking institution may not impose a service charge on any deposit if withdrawals are restricted by law or by any rule or regulation of the [Bank] Commissioner.

5-403.

(a) Except as provided in this section, or otherwise expressly provided by State law, a banking institution may not have an affiliate.

(b) If the [Bank] Commissioner, after receiving the advice of the Banking Board, approves, a banking institution may have an affiliate that offers to the public a financial, fiduciary, or insurance service.

(c) On application of the banking institution, an affiliate shall be approved if:

(1) The [Bank] Commissioner determines that the approval is:

(i) Reasonably required to protect the welfare of the general economy of this State and of the banking institution; and

(ii) Not detrimental to the public interest or to the banking institution;

(2) The approval imposes the same conditions that federal law requires or permits as to a national banking association; and

(3) The transaction complies with the rules, regulations, and conditions that the [Bank] Commissioner adopts.

5-404.

The [Bank] Commissioner has the same authority to examine the business of an affiliate that the [Bank] Commissioner has as to a banking institution.

5-405.

(a) Except as provided in this section, or otherwise expressly provided by State law, a banking institution may not have a bank service corporation.

(b) If the [Bank] Commissioner, after receiving the advice of the Banking Board, approves, a banking institution may have a bank service corporation.

(c) On application of the banking institution, a bank service corporation shall be approved if:

(1) The [Bank] Commissioner determines that approval is: