

(b) A banking institution may have an electronic terminal, if the [Bank] Commissioner, after receiving the advice of the Banking Board, approves.

(c) The [Bank] Commissioner may approve a proposed electronic terminal only if the [Bank] Commissioner determines that it will be an effective and efficient service, consistent with sound banking practice, and the security of the transactions.

(d) (1) An electronic terminal may receive and dispense money as instructed by a customer.

(2) A banking institution may verify by direct wire transmission or otherwise any transaction that is made by means of an electronic terminal.

(3) The [Bank] Commissioner may adopt rules and regulations that are substantially similar to those rules and regulations of the Comptroller of the Currency for the operation and shared use of electronic terminals by national banking associations.

(e) (1) If, after an electronic terminal is approved, any requirement of the section is not being met, the [Bank] Commissioner shall give the banking institution notice of the deficiency.

(2) On notice of deficiency, a banking institution shall stop using the electronic terminal.

(3) If the [Bank] Commissioner determines that the deficiency has been corrected, the banking institution may resume use of the electronic terminal.

(f) For purposes of this article, an electronic terminal is not a branch of a banking institution.

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(a) A banking institution may buy and hold real property only as provided in this section.

(b) (1) Subject to the limitations in paragraph (3) of this subsection, a banking institution may buy or hold any real property that is necessary for the convenient transaction of its business.

(2) In addition to its offices, this property may include:

(i) A parking lot that the banking institution provides, with or without charge, primarily for the use of its customers; and

(ii) Any rental space that is located in the bank building or on adjoining land.

(3) A banking institution may not invest in its bank building and furnishings more than an amount that equals 50 percent of its unimpaired capital and surplus or guaranty fund unless, under conditions that the [Bank] Commissioner sets, the [Bank] Commissioner authorizes a greater amount as necessary for proper continuance of the banking business.