- (B) IF A SERVICE PROVIDER LEARNS THAT FUNDS WERE WITHDRAWN FROM AN INDIVIDUAL DEVELOPMENT ACCOUNT FOR PURPOSES OTHER THAN THOSE LISTED IN §§ 91 AND 93(A) OF THIS SUBTITLE. THEN THE SERVICE PROVIDER SHALL:
 - (1) WITHHOLD ANY MATCHING FUNDS; AND
- (2) TERMINATE THE INDIVIDUAL'S CONTRACT WITH THE SERVICE PROVIDER; AND
- (3) RETURN THE STATE MATCHING FUNDS HELD ON BEHALF OF A PROGRAM PARTICIPANT PRIOR TO WITHDRAWAL FROM THE PROGRAM TO THE TECHNICAL ASSISTANCE ORGANIZATION, INCLUDING ANY INTEREST ON THE MATCHING FUNDS.
- (C) THE CONTRACT BETWEEN A PROGRAM PARTICIPANT AND THE SERVICE PROVIDER SHALL PROVIDE THAT THE SERVICE PROVIDER MAY GRANT AN EXCEPTION TO THE REQUIRED MONTHLY DEPOSITS OF EARNED INCOME BASED ON A DEMONSTRATED HARDSHIP ENCOUNTERED BY THE PROGRAM PARTICIPANT.
- (C) (D) THE TECHNICAL ASSISTANCE ORGANIZATIONS ORGANIZATION SHALL ESTABLISH A GRIEVANCE PROCESS TO HEAR, REVIEW, AND DECIDE IN WRITING ANY GRIEVANCE MADE BY A PROGRAM PARTICIPANT WHO DISPUTES A DECISION BY THE SERVICE PROVIDER.
- (D) (E) THE TECHNICAL ASSISTANCE ORGANIZATIONS ORGANIZATION SHALL DEVELOP PROCEDURES TO FOLLOW WHEN A PROGRAM PARTICIPANT MOVES FROM THE COMMUNITY OR IS OTHERWISE UNABLE TO CONTINUE TO PARTICIPATE IN THE PROGRAM.
- $\frac{\langle E \rangle}{\langle F \rangle}$ (1) A FEDERALLY INSURED FINANCIAL INSTITUTION HAS NO GREATER DUTIES OR RESPONSIBILITIES AS TO AN INDIVIDUAL DEVELOPMENT ACCOUNT THAN IT HAS AS TO ANY OTHER SAVINGS ACCOUNT.
- (2) A FEDERALLY INSURED FINANCIAL INSTITUTION HAS NO DUTY OR RESPONSIBILITY TO RECOGNIZE OR GIVE EFFECT TO ANY WITHDRAWAL RESTRICTION ESTABLISHED IN THE CONTRACT BETWEEN THE PROGRAM PARTICIPANT AND THE SERVICE PROVIDER.

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- (A) (1) THE STATE SHALL PROVIDE MATCHING FUNDS AS PROVIDED IN THE DEPARTMENT'S ANNUAL BUDGET, THE DEPARTMENT SHALL PROVIDE FUNDS TO THE TECHNICAL ASSISTANCE ORGANIZATION EACH FISCAL YEAR TO BE USED BY THE TECHNICAL ASSISTANCE ORGANIZATION TO PROVIDE MATCHING FUNDS TO SERVICE PROVIDERS ON BEHALF OF PROGRAM PARTICIPANTS IN THE AMOUNT OF \$2 TO EACH DOLLAR DEPOSITED IN THE INDIVIDUAL DEVELOPMENT ACCOUNT BY THE PROGRAM PARTICIPANT.
- (B) NOT MORE THAN (2) THE MATCHING FUNDS PROVIDED UNDER THIS SUBSECTION TO A SERVICE PROVIDER TO BE HELD ON BEHALF OF PROGRAM PARTICIPANTS MAY NOT EXCEED \$1,000 IN STATE MATCHING FUNDS MAY BE ALLOCATED TO FOR ANY SINGLE PARTICIPANT IN A GIVEN YEAR.