

1. an account or portion of an account to which an obligor does not have access due to the pledge of the funds as security for a loan or other obligation;

2. funds or property deposited to an account after the time that the financial institution initially attaches the account;

3. an account or portion of an account to which the financial institution has a present right to exercise a right of setoff;

4. an account or portion of an account that has an account holder of interest named as an owner on the account; or

5. an account or portion of an account to which the obligor does not have an unconditional right of access.

(3) "Account holder of interest" means any person, other than the obligor, who asserts an ownership interest in an account.

(4) "Financial institution" means:

(i) a depository institution, as defined in the Federal Deposit Insurance Act at 12 U.S.C. § 1813(c);

(II) AN INSTITUTION-AFFILIATED PARTY, AS DEFINED IN THE FEDERAL DEPOSIT INSURANCE ACT AT 12 U.S.C. § 1813(U);

[(ii)] (III) a federal OR STATE credit union, as defined in the Federal Credit Union Act at 12 U.S.C. § 1752;

[(iii)] (IV) a State credit union regulated under Title 6 of the Financial Institutions Article; [or]

(V) AN INSTITUTION-AFFILIATED PARTY, AS DEFINED IN THE FEDERAL CREDIT UNION ACT AT 12 U.S.C. § 1786(R); OR

[(iv)] (VI) a benefit association, insurance company, safe deposit company, money-market mutual fund, or similar entity doing business in the State that holds property or maintains accounts reflecting property belonging to others.

(B) FOR PURPOSES OF SUBSECTION (A)(4)(V) OF THIS SECTION, ANY REFERENCE TO "INSURED CREDIT UNION" AT 12 U.S.C. § 1786(R) SHALL BE CONSTRUED TO INCLUDE A CREDIT UNION INSURED IN ACCORDANCE WITH § 6-701(A)(2) OF THE FINANCIAL INSTITUTIONS ARTICLE.

[(b)](C) To carry out the purposes of this section, the Administration may request from any financial institution information and assistance to enable the Administration to enforce the liability of a parent to support a child of the parent.

[(c)](D) (1) The Administration may request not more than four times a year from a financial institution the information set forth in subsection [(d)(2)] (E)(2) of this section concerning any obligor in arrears in paying child support through a support enforcement agency.