

ACCOUNT AT THE TIME THE ADMINISTRATION INSTITUTES THE ACTION, THE ADMINISTRATION SHALL REIMBURSE THE ACCOUNT HOLDERS OF INTEREST FOR FEES INCURRED AS A RESULT OF INSTITUTING THE ACTION, INCLUDING:

(1) FEES ASSESSED BY THE FINANCIAL INSTITUTION AS A RESULT OF THE ADMINISTRATION'S ACTION;

(2) FEES ASSESSED BY THE FINANCIAL INSTITUTION FOR INSUFFICIENT FUNDS;

(3) FEES ASSESSED BY MERCHANTS FOR DISHONORED CHECKS; AND

(4) REASONABLE ATTORNEYS FEES INCURRED BY THE ACCOUNT HOLDERS OF INTEREST RELATED TO AN ADMINISTRATIVE OR JUDICIAL REVIEW OF THE ADMINISTRATION'S DECISION TO INSTITUTE THE ACTION.

(B) AN ACCOUNT HOLDER OF INTEREST WHO WISHES TO REQUEST REIMBURSEMENT UNDER THIS SECTION SHALL FILE A WRITTEN REQUEST WITHIN 60 DAYS AFTER THE ACCOUNT IS SEIZED. THE REQUEST SHALL INCLUDE COPIES OF THE NOTICES OR OTHER PROOF OF THE ASSESSMENT OF FEES FOR WHICH REIMBURSEMENT IS SOUGHT.

(C) THE ADMINISTRATION IS NOT REQUIRED TO REIMBURSE AN ACCOUNT HOLDER OF INTEREST FOR FEES INCURRED IF:

(1) THE ACCOUNT HOLDER OF INTEREST FAILS TO MAKE A REQUEST FOR REIMBURSEMENT WITHIN 60 DAYS AFTER THE ACCOUNT WAS SEIZED;

(2) THE ACCOUNT HOLDER OF INTEREST FAILS TO PROVIDE PROOF OF THE ASSESSMENT OF FEES; OR

(3) THE FEES WERE INCURRED AS A RESULT OF A DEBIT MADE TO THE ACCOUNT AFTER THE ACCOUNT HOLDER OF INTEREST HAD ACTUAL NOTICE OF THE ACCOUNT SEIZURE.

(D) THIS SECTION DOES NOT APPLY TO FEES INCURRED AS A RESULT OF A JUDICIAL GARNISHMENT.

(E) A FINANCIAL INSTITUTION HAS NO OBLIGATION TO REIMBURSE FEES ASSESSED AS A RESULT OF THE ADMINISTRATION INSTITUTING AN ACTION UNDER § 10-108.3 OF THIS SUBTITLE OR AS OTHERWISE PERMITTED BY LAW OR AUTHORIZED BY CONTRACT.

Article - Financial Institutions

1-302.

Except as otherwise expressly provided in this subtitle, a fiduciary institution, its officers, employees, agents, and directors:

(1) May not disclose to any person any financial record relating to a customer of the institution unless:

(i) The customer has authorized the disclosure to that person;