

(5) IF THERE IS NO RIGHT OF SURVIVORSHIP UNDER THIS SECTION, THE DEPOSITORY INSTITUTION MAY MAKE PAYMENT FROM A MULTIPLE-PARTY ACCOUNT TO THE PERSONAL REPRESENTATIVE OF A DECEASED PARTY WITHOUT LIABILITY TO:

(I) ANY OTHER PARTY; OR

(II) ANY PARTY'S HEIRS, PERSONAL REPRESENTATIVES, OR ASSIGNS.

(6) NO FUNDS IN AN ACCOUNT SHALL BELONG TO ANY CONVENIENCE PERSON BY REASON OF THAT CAPACITY.

(E) (1) EACH ACCOUNT AGREEMENT FOR A MULTIPLE-PARTY ACCOUNT OPENED ON OR AFTER ~~JANUARY 1, 1992~~ OCTOBER 1, 1993, SHALL CONTAIN A CLEAR AND CONSPICUOUS WRITTEN STATEMENT SPECIFYING THAT UNLESS CONTRARY DIRECTION IS GIVEN IN THE ACCOUNT AGREEMENT, UPON THE DEATH OF A PARTY, THE FUNDS IN THE MULTIPLE-PARTY ACCOUNT SHALL BELONG TO THE SURVIVING PARTY OR PARTIES.

(2) EACH PARTY TO A MULTIPLE-PARTY ACCOUNT OPENED ON OR AFTER ~~JANUARY 1, 1992~~ OCTOBER 1, 1993, SHALL BE GIVEN A COPY OF THE ACCOUNT AGREEMENT BY THE DEPOSITORY INSTITUTION.

~~(E)~~ (F) UNLESS THE ACCOUNT AGREEMENT EXPRESSLY PROVIDES OTHERWISE, THE FUNDS IN A MULTIPLE-PARTY ACCOUNT MAY BE WITHDRAWN BY ANY PARTY OR BY A CONVENIENCE PERSON FOR ANY PARTY OR PARTIES, WHETHER OR NOT ANY OTHER PARTY TO THE ACCOUNT IS INCAPACITATED OR DECEASED.

~~(F)~~ (G) A DEPOSITORY INSTITUTION MAY PRESUME THAT AN ACCOUNT ESTABLISHED BY THE PARTIES AS A TRUST ACCOUNT COMPLIES WITH THE DEFINITIONAL REQUIREMENTS OF A TRUST ACCOUNT AS SET FORTH IN SUBSECTION ~~(A)~~ (B) OF THIS SECTION UNLESS, PRIOR TO THE ESTABLISHMENT OF THE ACCOUNT, THE DEPOSITORY INSTITUTION IS PROVIDED WITH WRITTEN NOTICE TO THE CONTRARY.

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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; [or]

(II) PROCEEDINGS HAVE BEEN INSTITUTED FOR APPOINTMENT OF A GUARDIAN OF THE PROPERTY OR OF THE PERSON OF THE CUSTOMER, AND COURT APPOINTED COUNSEL PRESENTS TO THE