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14 BY adding to

1999 Regular Session (9lr0803)

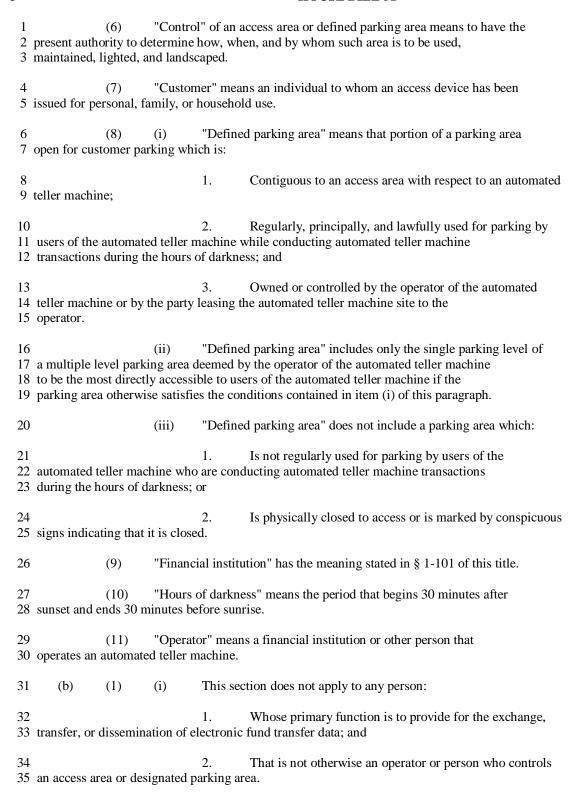
ENROLLED BILL

-- Commerce and Government Matters/Finance --

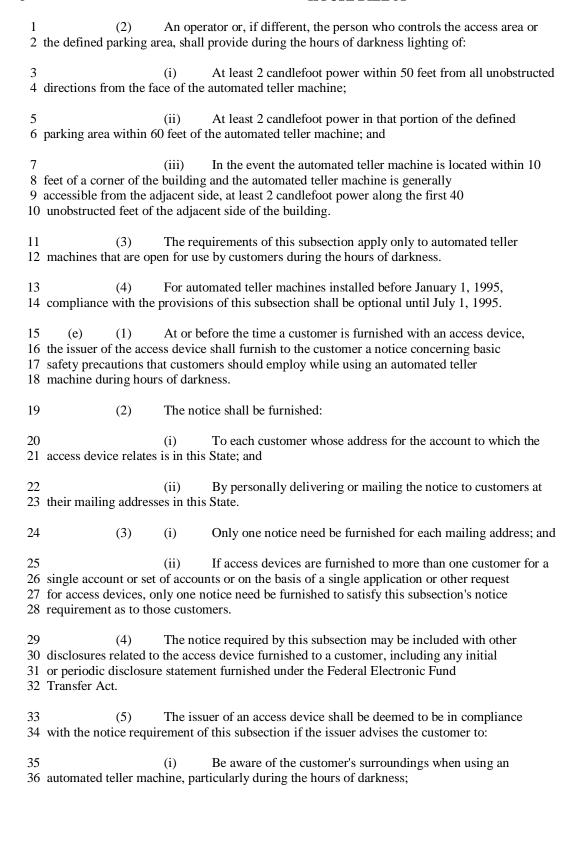
Introduced by Delegate Wood (Task Force to Study Bank Charter **Modernization**)

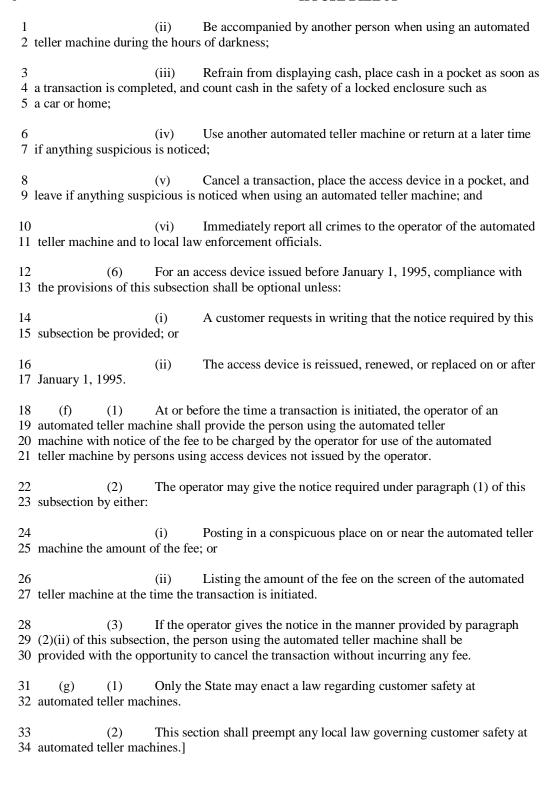
Read and Examined by Proofreaders:	
	Proofreader.
Sealed with the Great Seal and presented to the Governor, for his approval this day of at o'clock,M.	Proofreader.
	Speaker.
CHAPTER	
1 AN ACT concerning	
Financial Institutions - Clarification, Reorganization, and Consolidation of State Banking Laws	
FOR the purpose of clarifying, reorganizing, and consolidating certain laws relating to automated teller machines; <i>providing that certain provisions of this Act preempt any local law governing automated teller machines;</i> and generally relating to the clarification, reorganization, and consolidation of State banking laws relating to automated teller machines.	
9 BY repealing 10 Article - Financial Institutions 11 Section 1-207 and 5-502 12 Annotated Code of Maryland 13 (1998 Replacement Volume and 1998 Supplement)	

1 2 3 4 5	"Subtitle 4. Automated Teller Machines" Annotated Code of Maryland					
6 7 8 9 10	Section 12-201 and 12-207 through 12-209 Annotated Code of Maryland					
11 12	SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:					
13	13 Article - Financial Inst	itutions				
14	14 [1-207.					
15	15 (a) (1) In this section the following words have the	e meanings indicated.				
16 17	16 (2) (i) "Access area" means any paved vitoring the street of the stre	valkway or sidewalk which is				
18 19	18 (ii) "Access area" does not include at 19 highway or any adjacent sidewalk.	ny publicly maintained street or				
20 21	20 (3) "Access device" has the meaning stated in 21 Regulation E, 12 C.F.R. Part 205.	Federal Reserve Board				
	22 (4) (i) "Automated teller machine" mean 23 processing device located in this State which accepts or dispense 24 with a credit, deposit, or convenience account.					
25	25 (ii) "Automated teller machine" does	not include devices used:				
26 27	26 1. Solely to facilitate check 27 authorizations;	guarantees or check				
28 29	28 2. In connection with the a 29 a person-to-person basis, including by a store cashier; or	cceptance or dispensing of cash on				
30	30 Solution 3. For the payment of good	s or services.				
	31 (5) "Candlefoot power" means the light intens 32 horizontal plane at 36 inches above ground level and 5 feet in fr 33 measured.					



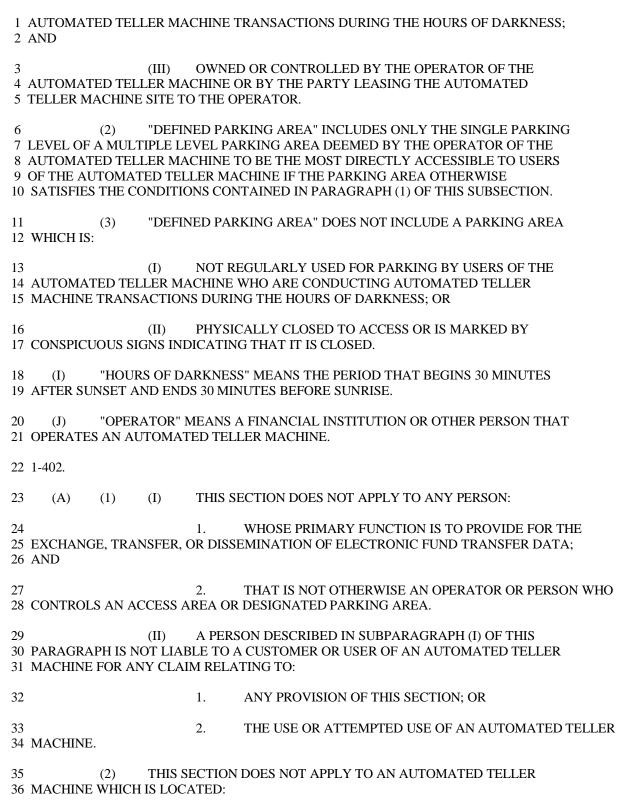
	liability to a customer to:	(ii) or user o		n described in item (i) of this paragraph shall have no smated teller machine for any claim relating
4			1.	Any provision of subsection (c), (d), or (e) of this section; or
5			2.	The use or attempted use of an automated teller machine.
6 7	(2) automated teller mach			(d), and (e) of this section do not apply to an
8		(i)	Is locate	d inside a building:
9 10	exists solely to provide	de an enc	1. losure fo	Unless the building is a freestanding installation which r the automated teller machine; or
11 12	from outside the buil	ding; or	2.	Except to the extent that a transaction can be conducted
13 14	enclosed space, or pa	(ii) rking are		d in any area, including any access area, building, is not controlled by the operator.
	(c) (1) for evaluating the safinstalled.			a automated teller machine shall adopt procedures of the automated teller machine before it is
18	(2)	The prod	cedures s	hall include a consideration of:
19 20	machine complies or	(i) will com		ent to which the lighting for the automated teller the standards described in this section; and
	in the area of the auto area.	(ii) omated te		sence of landscaping, vegetation, or other obstructions nine, the access area, and the defined parking
	(3) January 1, 1995 shall existing automated to		ocedures	rator of an automated teller machine installed prior to for evaluating the safety of the location of the
	paragraph shall inclu subsection to the exte		ideration	cedures adopted under subparagraph (i) of this of the facts identified in paragraph (2) of this existing locations.
32	in the area of an auto	mated tel	odify the	e landscaping, vegetation, or other obstructions ine, access area, or defined parking area for rior to January 1, 1995.
		hting of a	t least 10	a automated teller machine shall provide during the candlefoot power at the face of the automated estructed direction outward 5 feet.





1 SUBTITLE 4. AUTOMATED TELLER MACHINES.

- 2 1-401.
- 3 (A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS 4 INDICATED.
- 5 (B) (1) "ACCESS AREA" MEANS ANY PAVED WALKWAY OR SIDEWALK WHICH 6 IS WITHIN 50 FEET OF AN AUTOMATED TELLER MACHINE.
- 7 (2) "ACCESS AREA" DOES NOT INCLUDE ANY PUBLICLY MAINTAINED 8 STREET OR HIGHWAY OR ANY ADJACENT SIDEWALK.
- 9 (C) "ACCESS DEVICE" HAS THE MEANING STATED IN FEDERAL RESERVE 10 BOARD REGULATION E, 12 C.F.R., PART 205.
- 11 (D) (1) "AUTOMATED TELLER MACHINE" MEANS ANY ELECTRONIC
- 12 INFORMATION PROCESSING DEVICE LOCATED IN THIS STATE WHICH ACCEPTS OR
- 13 DISPENSES CASH IN CONNECTION WITH A CREDIT, DEPOSIT, OR CONVENIENCE
- 14 ACCOUNT.
- 15 (2) "AUTOMATED TELLER MACHINE" DOES NOT INCLUDE DEVICES 16 USED:
- 17 (I) SOLELY TO FACILITATE CHECK GUARANTEES OR CHECK 18 AUTHORIZATIONS:
- 19 (II) IN CONNECTION WITH THE ACCEPTANCE OR DISPENSING OF 20 CASH ON A PERSON-TO-PERSON BASIS, INCLUDING BY A STORE CASHIER; OR
- 21 (III) FOR THE PAYMENT OF GOODS OR SERVICES.
- 22 (E) "CANDLEFOOT POWER" MEANS THE LIGHT INTENSITY OF CANDLES ON A 23 HORIZONTAL PLANE AT 36 INCHES ABOVE GROUND LEVEL AND 5 FEET IN FRONT OF
- 24 THE AREA TO BE MEASURED.
- 25 (F) "CONTROL" OF AN ACCESS AREA OR DEFINED PARKING AREA MEANS TO
- 26 HAVE THE PRESENT AUTHORITY TO DETERMINE HOW, WHEN, AND BY WHOM SUCH
- 27 AREA IS TO BE USED, MAINTAINED, LIGHTED, AND LANDSCAPED.
- 28 (G) "CUSTOMER" MEANS AN INDIVIDUAL TO WHOM AN ACCESS DEVICE HAS 29 BEEN ISSUED FOR PERSONAL, FAMILY, OR HOUSEHOLD USE.
- 30 (H) (1) "DEFINED PARKING AREA" MEANS THAT PORTION OF A PARKING 31 AREA OPEN FOR CUSTOMER PARKING WHICH IS:
- 32 (I) CONTIGUOUS TO AN ACCESS AREA WITH RESPECT TO AN 33 AUTOMATED TELLER MACHINE;
- 34 (II) REGULARLY, PRINCIPALLY, AND LAWFULLY USED FOR
- 35 PARKING BY USERS OF THE AUTOMATED TELLER MACHINE WHILE CONDUCTING



9

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(2)

38 OF DARKNESS LIGHTING OF:

HOUSE BILL 51
(I) INSIDE A BUILDING:
1. UNLESS THE BUILDING IS A FREESTANDING INSTALLATION WHICH EXISTS SOLELY TO PROVIDE AN ENCLOSURE FOR THE AUTOMATED TELLER MACHINE; OR
2. EXCEPT TO THE EXTENT THAT A TRANSACTION CAN BE CONDUCTED FROM OUTSIDE THE BUILDING; OR
(II) IN ANY AREA, INCLUDING ANY ACCESS AREA, BUILDING, ENCLOSED SPACE, OR PARKING AREA, WHICH IS NOT CONTROLLED BY THE OPERATOR.
(B) (1) AN OPERATOR OF AN AUTOMATED TELLER MACHINE SHALL ADOPT PROCEDURES FOR EVALUATING THE SAFETY OF THE LOCATION OF THE AUTOMATED TELLER MACHINE BEFORE IT IS INSTALLED.
(2) THE PROCEDURES SHALL INCLUDE A CONSIDERATION OF:
(I) THE EXTENT TO WHICH THE LIGHTING FOR THE AUTOMATED TELLER MACHINE COMPLIES OR WILL COMPLY WITH THE STANDARDS DESCRIBED IN THIS SECTION; AND
(II) THE PRESENCE OF LANDSCAPING, VEGETATION, OR OTHER OBSTRUCTIONS IN THE AREA OF THE AUTOMATED TELLER MACHINE, THE ACCESS AREA, AND THE DEFINED PARKING AREA.
(3) (I) THE OPERATOR OF AN AUTOMATED TELLER MACHINE INSTALLED PRIOR TO JANUARY 1, 1995 SHALL ADOPT PROCEDURES FOR EVALUATING THE SAFETY OF THE LOCATION OF THE EXISTING AUTOMATED TELLER MACHINE.
(II) THE PROCEDURES ADOPTED UNDER SUBPARAGRAPH (I) OF THIS PARAGRAPH SHALL INCLUDE A CONSIDERATION OF THE FACTS IDENTIFIED IN PARAGRAPH (2) OF THIS SUBSECTION TO THE EXTENT APPROPRIATE TO EXISTING LOCATIONS.
(III) THIS SUBSECTION DOES NOT IMPOSE A DUTY TO RELOCATE AN AUTOMATED TELLER MACHINE OR MODIFY THE LANDSCAPING, VEGETATION, OR OTHER OBSTRUCTIONS IN THE AREA OF AN AUTOMATED TELLER MACHINE, ACCESS AREA, OR DEFINED PARKING AREA FOR AN AUTOMATED TELLER MACHINE INSTALLED PRIOR TO JANUARY 1, 1995.
(C) (1) AN OPERATOR OF AN AUTOMATED TELLER MACHINE SHALL PROVIDE DURING THE HOURS OF DARKNESS LIGHTING OF AT LEAST 10 CANDLEFOOT POWER AT THE FACE OF THE AUTOMATED TELLER MACHINE AND EXTENDING IN AN UNOBSTRUCTED DIRECTION OUTWARD 5 FEET.

AN OPERATOR OR, IF DIFFERENT, THE PERSON WHO CONTROLS THE

37 ACCESS AREA OR THE DEFINED PARKING AREA SHALL PROVIDE DURING THE HOURS

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- **HOUSE BILL 51** AT LEAST 2 CANDLEFOOT POWER WITHIN 50 FEET FROM ALL 1 (I)2 UNOBSTRUCTED DIRECTIONS FROM THE FACE OF THE AUTOMATED TELLER 3 MACHINE: AT LEAST 2 CANDLEFOOT POWER IN THAT PORTION OF THE (II)5 DEFINED PARKING AREA WITHIN 60 FEET OF THE AUTOMATED TELLER MACHINE; 6 AND IN THE EVENT THE AUTOMATED TELLER MACHINE IS LOCATED 7 (III)8 WITHIN 10 FEET OF A CORNER OF THE BUILDING AND THE AUTOMATED TELLER 9 MACHINE IS GENERALLY ACCESSIBLE FROM THE ADJACENT SIDE, AT LEAST 2 10 CANDLEFOOT POWER ALONG THE FIRST 40 UNOBSTRUCTED FEET OF THE ADJACENT 11 SIDE OF THE BUILDING. 12 THE REQUIREMENTS OF THIS SUBSECTION APPLY ONLY TO 13 AUTOMATED TELLER MACHINES THAT ARE OPEN FOR USE BY CUSTOMERS DURING 14 THE HOURS OF DARKNESS. AT OR BEFORE THE TIME A CUSTOMER IS FURNISHED WITH AN 15 (D) (1) 16 ACCESS DEVICE, THE ISSUER OF THE ACCESS DEVICE SHALL FURNISH TO THE 17 CUSTOMER A NOTICE CONCERNING BASIC SAFETY PRECAUTIONS THAT CUSTOMERS 18 SHOULD EMPLOY WHILE USING AN AUTOMATED TELLER MACHINE DURING HOURS 19 OF DARKNESS. 20 (2) THE NOTICE SHALL BE FURNISHED: TO EACH CUSTOMER WHOSE ADDRESS FOR THE ACCOUNT TO (I) 22 WHICH THE ACCESS DEVICE RELATES IS IN THIS STATE; AND 23 (II)BY PERSONALLY DELIVERING OR MAILING THE NOTICE TO 24 CUSTOMERS AT THEIR MAILING ADDRESSES IN THIS STATE. 25 (I) ONLY ONE NOTICE NEED BE FURNISHED FOR EACH MAILING (3) 26 ADDRESS. 27 IF ACCESS DEVICES ARE FURNISHED TO MORE THAN ONE (II)28 CUSTOMER FOR A SINGLE ACCOUNT OR SET OF ACCOUNTS OR ON THE BASIS OF A 29 SINGLE APPLICATION OR OTHER REQUEST FOR ACCESS DEVICES, ONLY ONE NOTICE 30 NEED BE FURNISHED TO SATISFY THIS SUBSECTION'S NOTICE REQUIREMENT AS TO 31 THOSE CUSTOMERS. THE NOTICE REQUIRED BY THIS SUBSECTION MAY BE INCLUDED 32
- 33 WITH OTHER DISCLOSURES RELATED TO THE ACCESS DEVICE FURNISHED TO A
- 34 CUSTOMER, INCLUDING ANY INITIAL OR PERIODIC DISCLOSURE STATEMENT
- 35 FURNISHED UNDER THE FEDERAL ELECTRONIC FUND TRANSFER ACT.
- THE ISSUER OF AN ACCESS DEVICE SHALL BE DEEMED TO BE IN
- 37 COMPLIANCE WITH THE NOTICE REQUIREMENT OF THIS SUBSECTION IF THE ISSUER
- 38 ADVISES THE CUSTOMER TO:

- 1 (I) BE AWARE OF THE CUSTOMER'S SURROUNDINGS WHEN USING 2 AN AUTOMATED TELLER MACHINE, PARTICULARLY DURING THE HOURS OF
- 3 DARKNESS:
- 4 (II) BE ACCOMPANIED BY ANOTHER PERSON WHEN USING AN
- 5 AUTOMATED TELLER MACHINE DURING THE HOURS OF DARKNESS;
- 6 (III) REFRAIN FROM DISPLAYING CASH, PLACE CASH IN A POCKET
- 7 AS SOON AS A TRANSACTION IS COMPLETED, AND COUNT CASH IN THE SAFETY OF A
- 8 LOCKED ENCLOSURE SUCH AS A CAR OR HOME:
- 9 (IV) USE ANOTHER AUTOMATED TELLER MACHINE OR RETURN AT A 10 LATER TIME IF ANYTHING SUSPICIOUS IS NOTICED:
- 11 (V) CANCEL A TRANSACTION, PLACE THE ACCESS DEVICE IN A
- 12 POCKET, AND LEAVE IF ANYTHING SUSPICIOUS IS NOTICED WHEN USING AN
- 13 AUTOMATED TELLER MACHINE; AND
- 14 (VI) IMMEDIATELY REPORT ALL CRIMES TO THE OPERATOR OF THE
- 15 AUTOMATED TELLER MACHINE AND TO LOCAL LAW ENFORCEMENT OFFICIALS.
- 16 (6) FOR AN ACCESS DEVICE ISSUED BEFORE JANUARY 1, 1995,
- 17 COMPLIANCE WITH THE PROVISIONS OF THIS SUBSECTION SHALL BE OPTIONAL
- 18 UNLESS:
- 19 (I) A CUSTOMER REQUESTS IN WRITING THAT THE NOTICE
- 20 REQUIRED BY THIS SUBSECTION BE PROVIDED; OR
- 21 (II) THE ACCESS DEVICE IS REISSUED, RENEWED, OR REPLACED
- 22 ON OR AFTER JANUARY 1, 1995.
- 23 (E) (1) ONLY THE STATE MAY ENACT A LAW REGARDING CUSTOMER SAFETY
- 24 AT AUTOMATED TELLER MACHINES.
- 25 (2) THIS SECTION SHALL PREEMPT ANY LOCAL LAW GOVERNING
- 26 CUSTOMER SAFETY AT AUTOMATED TELLER MACHINES.
- 27 1-403.
- 28 (A) A BANKING INSTITUTION MAY HAVE AN AUTOMATED TELLER MACHINE IF
- 29 THE COMMISSIONER APPROVES.
- 30 (B) (1) THE COMMISSIONER MAY APPROVE A PROPOSED AUTOMATED
- 31 TELLER MACHINE ONLY IF:
- 32 (I) THE BANKING INSTITUTION FILES WITH THE COMMISSIONER
- 33 AN APPLICATION IN THE FORM THAT THE COMMISSIONER REQUIRES; AND
- 34 (II) THE COMMISSIONER DETERMINES THAT IT WILL BE AN
- 35 EFFECTIVE AND EFFICIENT SERVICE, CONSISTENT WITH SOUND BANKING
- 36 PRACTICE, AND THE SECURITY OF THE TRANSACTIONS.

- 1 (2) (I) THE COMMISSIONER SHALL DETERMINE WHETHER TO 2 APPROVE AN APPLICATION FOR AN AUTOMATED TELLER MACHINE WITHIN 30 DAYS
- 3 AFTER THE RECEIPT OF A COMPLETED APPLICATION.
- 4 (II) AN APPLICATION FOR AN AUTOMATED TELLER MACHINE
- 5 SHALL BE DEEMED APPROVED IF THE COMMISSIONER TAKES NO ACTION WITHIN
- 6 THE 30-DAY PERIOD SPECIFIED IN SUBPARAGRAPH (I) OF THIS PARAGRAPH.
- 7 (C) (1) AN AUTOMATED TELLER MACHINE MAY RECEIVE AND DISPENSE 8 MONEY AS INSTRUCTED BY A CUSTOMER.
- 9 (2) A BANKING INSTITUTION MAY VERIFY BY DIRECT WIRE
- 10 TRANSMISSION OR OTHERWISE ANY TRANSACTION THAT IS MADE BY MEANS OF AN
- 11 AUTOMATED TELLER MACHINE.
- 12 (3) THE COMMISSIONER MAY ADOPT RULES AND REGULATIONS THAT
- 13 ARE SUBSTANTIALLY SIMILAR TO THOSE RULES AND REGULATIONS OF THE
- 14 COMPTROLLER OF THE CURRENCY FOR THE OPERATION AND SHARED USE OF
- 15 AUTOMATED TELLER MACHINES BY NATIONAL BANKING ASSOCIATIONS.
- 16 (D) (1) IF, AFTER AN AUTOMATED TELLER MACHINE IS APPROVED, ANY
- 17 REQUIREMENT OF THIS SECTION IS NOT BEING MET, THE COMMISSIONER SHALL
- 18 GIVE THE BANKING INSTITUTION NOTICE OF THE DEFICIENCY.
- 19 ON NOTICE OF DEFICIENCY, A BANKING INSTITUTION SHALL STOP
- 20 USING THE ELECTRONIC TERMINAL.
- 21 (3) IF THE COMMISSIONER DETERMINES THAT THE DEFICIENCY HAS
- 22 BEEN CORRECTED, THE BANKING INSTITUTION MAY RESUME USE OF THE
- 23 AUTOMATED TELLER MACHINE.
- 24 (E) FOR PURPOSES OF THIS ARTICLE, AN AUTOMATED TELLER MACHINE IS
- 25 NOT A BRANCH OF A BANKING INSTITUTION.
- 26 1-404.
- 27 (A) AT OR BEFORE THE TIME A TRANSACTION IS INITIATED, THE OPERATOR
- 28 OF AN AUTOMATED TELLER MACHINE SHALL PROVIDE THE PERSON USING THE
- 29 AUTOMATED TELLER MACHINE WITH NOTICE OF THE FEE TO BE CHARGED BY THE
- 30 OPERATOR FOR USE OF THE AUTOMATED TELLER MACHINE BY PERSONS USING
- 31 ACCESS DEVICES NOT ISSUED BY THE OPERATOR.
- 32 (B) (1) THE OPERATOR MAY GIVE THE NOTICE REQUIRED UNDER
- 33 SUBSECTION (A) OF THIS SECTION BY EITHER:
- 34 (I) POSTING IN A CONSPICUOUS PLACE ON OR NEAR THE
- 35 AUTOMATED TELLER MACHINE THE AMOUNT OF THE FEE; OR
- 36 (II) LISTING THE AMOUNT OF THE FEE ON THE SCREEN OF THE
- 37 AUTOMATED TELLER MACHINE AT THE TIME THE TRANSACTION IS INITIATED.

3	PARAGRAPH TELLER MAG	H(1)(II) CHINE	OF THI SHALL	S SUBSE BE PRO	TOR GIVES THE NOTICE IN THE MANNER PROVIDED B'ECTION, THE PERSON USING THE AUTOMATED OVIDED WITH THE OPPORTUNITY TO CANCEL THE RING ANY FEE.
5	1-405.				
6 7	(A) " 12-201(F) OF				CORPORATION" HAS THE MEANING STATED IN §
8 9	, ,				CORPORATION MAY NOT HAVE AN AUTOMATED FOR ANY PURPOSE UNLESS:
10 11					BANKING CORPORATION OBTAINS FROM THE THE AUTOMATED TELLER MACHINE; OR
12	(2)	THE AU	JTOMAT	TED TELLER MACHINE IS AUTHORIZED UNDER:
13 14		ACT ((I) OF 1994		IEGLE-NEAL INTERSTATE BANKING AND BRANCHING HER FEDERAL LAW; OR
15			(II)	TITLE 5	5, SUBTITLE 9 OR SUBTITLE 10 OF THIS ARTICLE.
16 17	` /				TAINING A PERMIT FOR THE AUTOMATED TELLER -208 AND 12-209 OF THIS ARTICLE.
18	<u>1-406.</u>				
19 20	(<u>A)</u> MACHINES.	ONLY T	HE STAT	TE MAY E	ENACT A LAW REGARDING AUTOMATED TELLER
21 22	(<u>B)</u> <u>1</u> AUTOMATEI				PREEMPT ANY LOCAL LAW GOVERNING
23	[5-502.				
24	(a) I	n this se	ection:		
25 26	machine that:	1)	"Electro	nic termi	inal" means any manned or unmanned electronic
27	,		(i)	Enables	s a customer of a banking institution to:
28 29		of the cu	ustomer v	1. with the b	Withdraw money from an account or under an authorized banking institution;
30 31		ution to	any othe	2. er account	Transfer money from any account of the customer with the at with the banking institution; or
32 33	banking instit	ution;		3.	Deposit money into an account of the customer with the

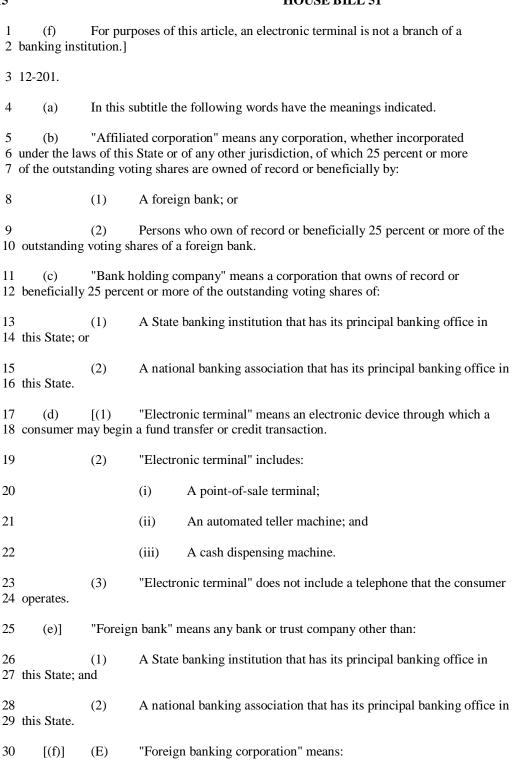
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1 2	the banking inst			Is not located a	at the princip	al banking o	office or any bra	nch of
3 4	but is not an em	,					is under contra	ct with
5 6	operates. (2) "	'Electror	nic terminal" d	oes not inclu	de a telephor	ne that the custo	mer
7 8	(b) A Commissioner a		_	ion may have	an electronic	terminal, if	the	
9 10	(c) (1 if:) 7	Γhe Com	nmissioner may	approve a p	roposed elec	etronic terminal	only
11 12	application in t	,					ommissioner ar	1
	efficient service transactions.	,	` '				ill be an effecti ity of the	ve and
	(2 application for application.	,					ether to approve f a completed	an
	approved if the subparagraph (Comm	issioner	takes no actior			al shall be deem Il specified in	ied
22 23	(d) (1 by a customer.) A	An electi	ronic terminal	may receive	and dispense	money as instr	ucted
24 25	otherwise any t						ransmission or nal.	
28	substantially size Currency for the associations.	milar to	those ru		tions of the C	Comptroller of	of the	
	(e) (1 section is not b the deficiency.						equirement of t	
33 34	(2 electronic term		On notice	e of deficiency	, a banking i	nstitution sha	all stop using th	ıe
35 36	corrected, the b			mmissioner de on may resume				

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(1)

A foreign bank; or



1	(2)	A	un aurati aurath at			
1	(2)	Any coi	reporation that:			
2		(i)	Is controlled by a foreign bank;			
3		(ii)	Controls a foreign bank; or			
4 5	bank holding com	(iii) npany.	Is controlled by persons who control a foreign bank or foreign			
6	12-207.					
7 8	A foreign basin this State for a		ation may not have an office [or an electronic terminal] nless:			
9 10	(1) permit for the off	The forfice [or termi	eign banking corporation obtains from the Commissioner a nal]; or			
11	(2)	The off	ice [or electronic terminal] is authorized under:			
12 13	Act of 1994 or of	(i) ther federal la	The Riegle-Neal Interstate Banking and Branching Efficiency aw; or			
14		(ii)	Title 5, Subtitle 9 or Subtitle 10 of this article.			
15	12-208.					
16 17	(a) To a banking corporat		ermit for an office [or electronic terminal], a foreign			
18 19	(1) Commissioner re		to the Commissioner an application on the form that the			
20	(2)	Pay to t	he Commissioner the application fee set by the Commissioner.			
21	(b) The	application	shall state:			
22	(1)	The loc	ation of each proposed office [and electronic terminal];			
23	(2)	A speci	fic description of the proposed operations; and			
24	(3)	The ser	vices to be performed for the public.			
25	12-209.					
28	On application for a permit, the Commissioner, after receiving the advice of the Banking Board, shall issue the permit, if the Commissioner determines that the establishment and operations of the proposed office [or electronic terminal] will not violate any law of this State that applies to banks and banking.					
30 31	OSECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 1999.					