

## Article - Financial Institutions

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§1–101.

(a) In this article, unless the context clearly requires otherwise, the following words have the meanings indicated.

(b) “Address” means post office address, including, if applicable, street and number, municipal area or county, state, and, if outside of the United States, country.

(c) “Any state” means:

- (1) Any state, possession, or territory of the United States;
- (2) The District of Columbia; or
- (3) The Commonwealth of Puerto Rico.

(d) “Banking institution” means an institution that is incorporated under the laws of this State as a State bank, trust company, or savings bank.

(e) “Charter” has the meaning stated in § 1-101 of the Corporations and Associations Article.

(f) “Commercial bank” means an institution that is incorporated under the laws of this State as a State bank or trust company.

(g) “Commissioner” means the Commissioner of Financial Regulation in the Department of Labor, Licensing, and Regulation.

(h) “County” means a county of this State and, unless otherwise indicated, Baltimore City.

(i) “Financial institution” means any financial institution of the type supervised under this article, whether or not State-chartered.

(j) (1) “Foreign bank” means any financial institution or other institution that engages in banking activities that are usual in connection with the business of banking in the nations in which the institution is organized or operates.

(2) “Foreign bank” does not include a bank organized under the laws of any state or a national banking association that has its headquarters in any state.

(k) “Includes” or “including” means includes or including by way of illustration and not by way of limitation.

(l) “Mail” means to deposit in the United States mail, postage prepaid.

(m) “Mortgage” includes a deed of trust that secures a debt or the performance of an obligation.

(n) “Municipal area” means a municipal corporation or an unincorporated city, town, or village.

(o) “National banking association” means an institution that is incorporated under federal law as a bank.

(p) “Other-state bank” means a bank chartered and primarily regulated by another state.

(q) “Person” means an individual, receiver, trustee, guardian, personal representative, fiduciary, or representative of any kind and any partnership, firm, association, corporation, or other entity.

(r) “Political subdivision” means:

(1) A county or municipal corporation of this State; and

(2) Unless the context requires otherwise, a special taxing district of this State.

(s) “Real property” includes any interest in real property.

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