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§8–102.

(a) For purposes of this subtitle, a drawer has insufficient funds with a drawee to cover a check when the drawer has with the drawee:

(1) no account;

(2) only a closed account;

(3) no funds; or

(4) funds in an amount that is less than the amount needed to cover the check.

(b) A check dishonored for "no account" has been dishonored for "insufficient funds".

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