

each, which report shall be signed and verified by the oath and affirmation of one of the officers of said bank or trust company. The Bank Commissioner shall also have the power to call for special reports from any bank or trust company whenever, in his judgment, the same is necessary to inform him fully of the condition of the bank or trust company.

**75.**

As to fiduciaries, see art. 37A.

As to deposits in name of fiduciary and in name of principal and in fiduciary's personal account, see art. 37A, sec. 7, *et seq.*

**76.**

This section has no application where provision in pass book requires its production when money is withdrawn. *Savings Bank v. Appler*, 151 Md. 578.

### Bank Collection Code.

1929, ch. 454, sec. 83.

**83.** (Definitions.) For the purposes of The Bank Collection Code:

(A) **Bank.** The term "bank" shall include any person, firm or corporation engaged in the business of receiving and paying deposits of money within this State. A branch or office of any such bank shall be deemed a bank for the purpose of this sub-title.

(B) **Item.** The term "item" means any check, note or other instrument providing for the payment of money.

1929, ch. 454, sec. 84.

**84.** (Bank is Agent for Collection.) Except as otherwise provided by agreement and except as to subsequent holders of a negotiable instrument payable to bearer or endorsed specially or in blank, where an item is deposited or received for collection, the bank of deposit shall be agent of the depositor for its collection and each subsequent collecting bank shall be sub-agent of the depositor but shall be authorized to follow the instructions of its immediate forwarding bank and any credit given by any such agent or sub-agent bank therefor shall be revocable until such time as the proceeds are received in actual money or an unconditional credit given on the books of another bank, which such agent has requested or accepted. Where any such bank allows any revocable credit for an item to be withdrawn, such agency relation shall nevertheless continue except the bank shall have all the rights of an owner thereof against prior and subsequent parties to the extent of the amount withdrawn.

1929, ch. 454, sec. 85.

**85.** (Item on Same Bank.) A credit given by a bank for an item drawn on or payable at such bank shall be provisional, subject to revocation at or before the end of the day on which the item is deposited in the event the item is found not payable for any reason. Whenever a credit is given for an item deposited after banking hours such right of revocation may be exercised during the following business day.