

**RCW 33.20.190 Withdrawal by association draft or negotiable or transferable order or authorization—Interest eligibility.** An association may, on instruction from a depositor, effect withdrawals from the depositor's account by the association's drafts payable to parties and on terms as so instructed. An association may allow a depositor to effect withdrawals or transfers from the depositor's account upon negotiable or transferable order or authorization to the association. To the extent of the subjection of accounts to such withdrawal instructions or orders, such accounts may be specifically classified under RCW 33.20.180 and ineligible to receive interest or eligible only for limited interest. [1982 c 3 s 43; 1980 c 54 s 1; 1969 c 107 s 10.]

**Severability—1982 c 3:** See note following RCW 33.04.002.

**Contingent effective date—1980 c 54:** "The provisions of this 1980 amendatory act shall take effect on the effective date of a law enacted by the United States Congress enabling depository institutions in the state of Washington to allow the owner of a deposit or account on which interest or dividends are paid to make withdrawals by negotiable or transferable instruments for the purpose of making transfers to third parties." [1980 c 54 s 3.] Section 303 of the Consumer Checking Account Equity Act of 1980, 94 Stat. 145, authorizes the above mentioned withdrawals. Section 303 has an effective date of December 31, 1980.