**§ 23. Acceptance or rejection of certificate; investigation fees.** Within twenty days after the receipt by the superintendent of any organization certificate of a corporation proposed to be organized under this chapter, or any private banker's certificate together with such documents as are required to be filed therewith, the superintendent shall, if such certificate and such accompanying documents comply in form and substance with the requirements of this chapter, file such certificate for examination and note thereon the date of such filing. If such certificate or such accompanying documents do not comply in all respects with the requirements of this chapter, the superintendent shall, within twenty days after receipt thereof, return them to the persons from whom they were received, calling attention to the defect or defects therein.

At the time of submission of the certificate and accompanying documents an investigation fee as prescribed pursuant to section eighteen-a of this article shall be paid to the superintendent, to be retained by him or her if the certificate and accompanying documents are filed. If the certificate and accompanying documents are not filed because of defects therein, the investigation fee is to be returned with such papers to the persons from whom they were received.