§ 680-h. When creditor process enforceable against bank. 1. Subject to subdivision two of this section, creditor process with respect to a special deposit is not enforceable against the bank holding the special deposit.

2. Creditor process is enforceable against the bank holding a special deposit with respect to an amount the bank is obligated to pay a beneficiary or a depositor if the process:

(a) is served on the bank;

(b) provides sufficient information to permit the bank to identify the depositor or the beneficiary from the bank's books and records; and

(c) gives the bank a reasonable opportunity to act on the process.

3. Creditor process served on a bank before it is enforceable against the bank under subdivision two of this section does not create a right of the creditor against the bank or a duty of the bank to the creditor. The lien law and any other applicable law shall determine whether creditor process creates a lien enforceable against the beneficiary on a contingent interest of a beneficiary, including a depositor as a beneficiary, even if not enforceable against the bank.