

AN ACT concerning business transactions.

**Be it enacted by the People of the State of Illinois,  
represented in the General Assembly:**

Section 5. The Uniform Commercial Code is amended by changing Section 4A-108 as follows:

(810 ILCS 5/4A-108) (from Ch. 26, par. 4A-108)

Sec. 4A-108. Exclusion of consumer transactions governed by federal law.

(a) Except as provided in subsection (b), this ~~This~~ Article does not apply to a funds transfer any part of which is governed by the Electronic Fund Transfer Act of 1978 (Title XX, Public Law 95-630, 92 Stat. 3728, 15 U.S.C. Section 1693 et seq.) as amended from time to time.

(b) This Article applies to a funds transfer that is a remittance transfer as defined in the Electronic Fund Transfer Act (15 U.S.C. Sec. 1693o-1), as amended from time to time, unless the remittance transfer is an electronic fund transfer as defined in the Electronic Fund Transfer Act (15 U.S.C. Sec. 1693a), as amended from time to time.

(c) In a funds transfer to which this Article applies, in the event of an inconsistency between an applicable provision of this Article and an applicable provision of the Electronic Fund Transfer Act, the provision of the Electronic Fund

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Transfer Act governs to the extent of the inconsistency.

(Source: P.A. 86-1291.)