

**BILL SUMMARY**  
1<sup>st</sup> Session of the 57<sup>th</sup> Legislature

|                        |                             |
|------------------------|-----------------------------|
| <b>Bill No.:</b>       | <b>HB 2348</b>              |
| <b>Version:</b>        | <b>Committee Substitute</b> |
| <b>Request Number:</b> |                             |
| <b>Author:</b>         | <b>Rep Caldwell</b>         |
| <b>Date:</b>           | <b>2/21/2019</b>            |
| <b>Impact:</b>         | <b>\$0</b>                  |

**Research Analysis**

The committee substitute to HB 2348 relates to the exclusion of consumer transactions governed by federal law by specifying the Article applies to a funds transfer that is a remittance transfer and that in the event of an inconsistency between state and federal law, the federal Electronic Fund Transfer Act of 1978 is to govern the inconsistency.

Prepared By: Brad Wolgamott

**Fiscal Analysis**

HB 2348 in its current form is not expected to have a direct fiscal impact on the state budget or revenues.

Prepared By: John McPhetridge

**Other Considerations**

None.