

554.14103 Relation to Article 9 and consumer laws.

1. *Article 9 governs in case of conflict.* If there is conflict between [this Article](#) and [Article 9](#), [Article 9](#) governs.

2. *Applicable consumer law and other laws.* A transaction subject to [this Article](#) is subject to:

a. any applicable rule of law that establishes a different rule for consumers, including as provided in [chapter 537](#) and any other consumer protection statute or regulation of this state; and

b. any other statute or regulation of this state that regulates the rates, charges, agreements, and practices for loans, credit sales, or other extensions of credit or credit transactions, including as provided in [chapter 535](#).

2A. *National digital currency not supported, endorsed, created, or implemented.* [This Article](#) shall not be construed to support, endorse, create, or implement a national digital currency.

[2022 Acts, ch 1117, §3](#); [2024 Acts, ch 1023, §3](#)