

**554.4102 Applicability.**

1. To the extent that items within [this Article](#) are also within [Articles 3](#) and [8](#), they are subject to the provisions of those Articles. If there is conflict, [this Article](#) governs [Article 3](#), but [Article 8](#) governs [this Article](#).

2. The liability of a bank for action or nonaction with respect to an item handled by it for purposes of presentment, payment, or collection is governed by the law of the place where the bank is located. In the case of action or nonaction by or at a branch or separate office of a bank, its liability is governed by the law of the place where the branch or separate office is located.

[C66, 71, 73, 75, 77, 79, 81, §554.4102]

[94 Acts, ch 1167, §79, 122](#)

Referred to in [§554.1301](#)