

**ELECTRONIC FUNDS TRANSFERS (EXCERPT)**  
**Act 322 of 1978**

**488.21 Civil action for violation; liability.**

Sec. 21. (1) A person may bring a civil action against a person violating section 13, 14, 15, 16, 17, 18, 19, or 20 in any court having jurisdiction. Upon adverse adjudication, the defendant shall be liable for actual damages or \$1,000.00, whichever is greater.

(2) If a violation of section 12 occurs, the customer may bring an action against either the financial institution providing services by means of a funds transfer facility or a person providing services of a funds transfer facility, or both, in any court having jurisdiction. Upon adverse adjudication, the defendant may be liable for actual damages or \$1,000.00, whichever is greater.

**History:** 1978, Act 322, Eff. Jan. 1, 1979.