AUTHORITY: Implementing and authorized by Section 48 of the Illinois Banking Act [205 ILCS 5/48], Section 20 of the Electronic Fund Transfer Act [205 ILCS 616/20], Section 5-1 of the Corporate Fiduciary Act [205 ILCS 620/5-1], Section 3.074 of the Illinois Bank Holding Company Act of 1957 [205 ILCS 10/3.074], Section 7 of the Foreign Bank Representative Office Act [205 ILCS 650/7], Section 0.05 of the Pawnbroker Regulation Act [205 ILCS 510/0.05], Section 38 of the Check Printer and Check Number Act [205 ILCS 690/38], and Section 18 of the Foreign Banking Office Act [205 ILCS 645/18].