



CHAPTER 108A
ARTICLE 6A - PROTECTION OF DISABLED AND OLDER ADULTS FROM FINANCIAL EXPLOITATION

N.C.G.S. § 108A-115.

Duty to report suspected fraud; content of report; immunity for reporting.

SOURCE General Statutes of North Carolina, as published by the General Assembly	LAST AMENDMENT IN THIS TEXT No amendment history on record	RETRIEVED 21 September 2026, 04:10 UTC	SOURCE FINGERPRINT f47364cd0e16aba5680fd9b2 - 4e34830f021ef4b04bc63fe7 - f7ac58260d4b6ffd
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- § 108A-115(a)

Any financial institution, or officer or employee thereof, having reasonable cause to believe that a disabled adult or older adult is the victim or target of financial exploitation shall report such information to the following:

(1)

Persons on the list provided by the customer under G.S. 108A-114, if such a list has been provided by the customer. The financial institution may choose not to contact persons on the provided list if the financial institution suspects that those persons are financially exploiting the disabled adult or older adult.

(2)

The appropriate local law enforcement agency.

(3)

The appropriate county department of social services, if the customer is a disabled adult.
- § 108A-115(b)

The report may be made orally or in writing. The report shall include the name and address of the disabled adult or older adult, the nature of the suspected financial exploitation, and any other pertinent information.
- § 108A-115(c)

No financial institution, or officer or employee thereof, who acts in good faith in making a report under this section may be held liable in any action for doing so.- (2013-337, s. 4.)

APPARATUS II
1 AUTHORITY

Authorities referenced

Every G.S. cross-reference appearing in the text of this section, in order of first appearance. Nothing is characterized; the operative language is quoted from the section itself.

REFERENCE	APPEARS IN	OPERATIVE LANGUAGE IN THIS SECTION
G.S. 108A-114	(a)(1)	"list provided by the customer under"

APPARATUS III

Citation

FULL SECTION
N.C. Gen. Stat. § 108A-115 (2026).

PINPOINT
N.C. Gen. Stat. § 108A-115(a) (2026).

Pinpoint keys are set in the left margin of the text rather than line numbers: subsection designators are stable across editions and paper sizes, line numbers are not.

COLOPHON

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