



CHAPTER 53  
ARTICLE 20 - REFUND ANTICIPATION LOAN ACT

N.C.G.S. § 53-245.

Title and scope.

|                                                                                    |                                                               |                                           |                                                                                              |
|------------------------------------------------------------------------------------|---------------------------------------------------------------|-------------------------------------------|----------------------------------------------------------------------------------------------|
| SOURCE<br>General Statutes of North Carolina, as published by the General Assembly | LAST AMENDMENT IN THIS TEXT<br>No amendment history on record | RETRIEVED<br>21 September 2026, 03:32 UTC | SOURCE FINGERPRINT<br>0db445e1bfd8f63c8a5256d9 - 420c78e22020cb722678f10a - 1583676f3bd06e1a |
|------------------------------------------------------------------------------------|---------------------------------------------------------------|-------------------------------------------|----------------------------------------------------------------------------------------------|

- § 53-245(a)

Title. This Article shall be known and cited as the "Refund Anticipation Loan Act".
- § 53-245(b)

Scope. No person may individually or in conjunction or cooperation with another person process, receive, or accept for delivery an application for a refund anticipation loan or a check in payment of refund anticipation loan proceeds or in any other manner facilitate the making of a refund anticipation loan unless the person has complied with the provisions of this Article. In addition, G.S. 143B-426.40A prohibits refund anticipation loans repaid from refunds of North Carolina tax. (1989 (Reg. Sess., 1990), c. 881, s. 2; 2006-66, s. 6.19(a); 2006-203, s. 17; 2006-221, s. 3A; 2006-259, s. 40(a).)

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

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. 143B-426.40A | (b)        | "provisions of this Article. In addition," |

## APPARATUS III

## Citation

## FULL SECTION

N.C. Gen. Stat. § 53-245 (2026).

## PINPOINT

N.C. Gen. Stat. § 53-245(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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