



CHAPTER 53
ARTICLE 20 - REFUND ANTICIPATION LOAN ACT

N.C.G.S. § 53-247.

Registration requirement.

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, 02:04 UTC	SOURCE FINGERPRINT a8b757f6489cfcf88e2229c1 - c047b1ba3e8ea57b5f6be8fa - c220cbf5b5856abc
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- § 53-247(a)

Registration Requirement. 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 without first being registered with the Commissioner in accordance with the registration procedure provided in this Article.
- § 53-247(b)

Criminal Penalty. Violation of this section is a Class 2 misdemeanor, which may include a fine of up to two thousand dollars (\$2,000).
- § 53-247(c)

Exemption. This section does not apply to a person doing business as a bank, savings association, or credit union, under the laws of this State or the United States. (1989 (Reg. Sess., 1990), c. 881, s. 2; 1993, c. 539, s. 427; 1994, Ex. Sess., c. 24, s. 14(c).)

END OF SECTION TEXT

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APPARATUS III

Citation

FULL SECTION
N.C. Gen. Stat. § 53-247 (2026).

PINPOINT
N.C. Gen. Stat. § 53-247(a) (2026).

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