



CHAPTER 53
ARTICLE 22 - CHECK-CASHING BUSINESSES

N.C.G.S. § 53-277.

Exemptions.

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, 02:53 UTC	SOURCE FINGERPRINT 8571e431db057d3df90bbf69 - c0db304ef24e03a1288e4985 - 977e576f0019d807
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- § 53-277(a) This Article does not apply to any of the following:
- (1) A bank, savings institution, credit union, or farm credit system organized under the laws of the United States or any state.
 - (2) Any person or entity principally engaged in the bona fide retail sale of goods or services that, either as an incident to or independently of a retail sale or service and not holding itself out to be a check-cashing service, from time to time cashes checks, drafts, or money orders for a fee or other consideration and charges no more than two dollars (\$2.00) for the service.

§ 53-277(b) A person licensed under Article 16B of this Chapter (Money Transmitters Act) is exempt from G.S. 53-276, 53-278, 53-279, and 53-284, but is deemed a licensee for purposes of the remaining provisions of this Article. This exemption does not apply to an authorized delegate of a person licensed under Article 16B of this Chapter.-(1997-391, s. 1; 2001-443, s. 4; 2021-93, s. 12.)

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
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G.S. 53-276

(b)

"(Money Transmitters Act) is exempt from"

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 53-277 (2026).

PINPOINT

N.C. Gen. Stat. § 53-277(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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