



CHAPTER 53B

N.C.G.S. § 53B-10.

Penalty.

SOURCE	LAST AMENDMENT IN THIS TEXT	RETRIEVED	SOURCE FINGERPRINT
General Statutes of North Carolina, as published by the General Assembly	No amendment history on record	21 September 2026, 02:51 UTC	bd6e5a302415ec09c857e3a9 - 6acc3eef73065e98cf038501 - 00a194418a667e0b

§ 53B-10(a) Any financial institution disclosing financial records or information contained therein in violation of this Chapter shall be liable to the customer to whom the records relate in an amount equal to the sum of:

- (1) One thousand dollars (\$1,000);
- (2) Any actual damages sustained by the customer as a result of the disclosure; and
- (3) Such punitive damages as the court may allow, where the violation is found to have been willful or intentional.

§ 53B-10(b) Any government authority that participates in or induces or solicits a violation of this Chapter shall be liable to the customer to whom the violation relates in the amount set out in subsection (a) above. It shall be a defense to an action under this subsection that the government authority acted in good faith in obtaining and relying upon process issued pursuant to G.S. 53B-4. (1985 (Reg. Sess., 1986), c. 1002, s. 1.)

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. 53B-4	(b)	"relying upon process issued pursuant to"

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 53B-10 (2026).

PINPOINT

N.C. Gen. Stat. § 53B-10(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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