



CHAPTER 53B

N.C.G.S. § 53B-2.

Definitions.

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As used in this Chapter, unless the context otherwise requires, the term:

"Customer" means a person who has transacted business with a financial institution or has used the services offered by a financial institution.

"Financial institution" means a banking corporation, trust company, savings and loan association, credit union, or other entity principally engaged in the business of lending money or receiving or soliciting money on deposit.

"Financial record" means an original of, a copy of, or information derived from, a record held by a financial institution pertaining to a customer's relationship with the financial institution and identified with or identifiable with the customer. Financial record shall not include forged or counterfeit financial instruments or records relating to an account established under a fictitious name or another person's name without proper authorization.

"Government authority" means an agency or department of the State or of any of its political subdivisions, including any officer, employee, or agent thereof.

"Government inquiry" means a lawful investigation by a government agency or official proceeding inquiring into a violation of, or failure to comply with, any criminal or civil statute, law, or rule.

"Supervisory agency" means a State agency or department having the statutory authority to examine the financial condition or business operation of a financial institution. (1985 (Reg. Sess., 1986), c. 1002, s. 1; 2006-259, s. 14(a).)

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 53B-2 (2026).

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