



CHAPTER 53B

N.C.G.S. § 53B-9.

Duty of financial institutions; fee; limitation of liability.

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, 02:49 UTC	SOURCE FINGERPRINT baad90777dafc746e79bf5b7 - 80fc86f853a61421f5f4c3dd - 8e01166e35dc0433
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- § 53B-9(a)

Upon service of a subpoena or court order pursuant to G.S. 53B-4(1), (3), (9), or (11) and receipt of certification pursuant to G.S. 53B-5(5), or upon receipt of a subpoena pursuant to G.S. 53B-4(13), a financial institution shall locate the financial records requested and prepare to make them available to the government authority seeking access to them. Upon receipt of notice that a customer has challenged the court order or subpoena, the financial institution may suspend its efforts to make the records available until after final disposition of the challenge.
- § 53B-9(b)

Upon receipt of access to financial records pursuant to G.S. 53B-4(1), (3), (9), (11), or (13), a government authority shall pay the financial institution that provided the financial records a fee for costs directly incurred in assembling and delivering the financial records. The fee shall be at the rate established pursuant to the Right to Financial Privacy Act § 1115(a), 12 U.S.C. § 3415, and 12 C.F.R. 219, unless waived, in whole or in part, by the financial institution.
- § 53B-9(c)

A financial institution that discloses a financial record pursuant to this Chapter in good faith reliance upon certification by a government authority pursuant to G.S. 53B-5(5) is not liable for damages resulting from the disclosure. (1985 (Reg. Sess., 1986), c. 1002, s. 1; 2013-337, s. 2(b).)

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS II

4 AUTHORITIES

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(1), (3), (9), or (11)	(a)	"subpoena or court order pursuant to"
G.S. 53B-5(5)	(a)	"and receipt of certification pursuant to"
G.S. 53B-4(13)	(a)	"receipt of a subpoena pursuant to"
G.S. 53B-4(1), (3), (9), (11), or (13) ^(b)		"access to financial records pursuant to"

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 53B-9 (2026).

PINPOINT

N.C. Gen. Stat. § 53B-9(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.

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