



CHAPTER 54D

N.C.G.S. § 54D-4.

Variation by agreement or amendment.

|                                                                          |                                |                              |                                                                        |
|--------------------------------------------------------------------------|--------------------------------|------------------------------|------------------------------------------------------------------------|
| 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, 04:46 UTC | d3f16699fc07b1aee72172b3 - 3ff9541d9d660ee037285f53 - db8459c255f246f8 |

- § 54D-4(a)

The effect of G.S. 54D-2 through G.S. 54D-6, G.S. 54D-8 through G.S. 54D-11, and G.S. 54D-14 shall not be varied by agreement, except as provided in those sections. Subject to subsection (b) of this section, the effect of G.S. 54D-7, 54D-12, and 54D-13 may be varied by agreement.
- § 54D-4(b)

A provision in an account agreement or other record that substantially excuses liability or substantially limits remedies for failure to perform an obligation under this Chapter is not sufficient to vary the effect of a provision of this Chapter.
- § 54D-4(c)

If a beneficiary is a party to an account agreement, the bank and the depositor may amend the agreement without the consent of the beneficiary only if the agreement expressly permits the amendment.
- § 54D-4(d)

If a beneficiary is not a party to an account agreement and the bank and the depositor know the beneficiary has knowledge of the agreement's terms, the bank and the depositor may amend the agreement without the consent of the beneficiary only if the amendment does not adversely and materially affect a payment right of the beneficiary.
- § 54D-4(e)

If a beneficiary is not a party to an account agreement and the bank and the depositor do not know whether the beneficiary has knowledge of the agreement's terms, the bank and the depositor may amend the agreement without the consent of the beneficiary only if the amendment is made in good faith. (2025-25, s. 158.)

APPARATUS II  
6 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. 54D-2  | (a)        | "The effect of"                          |
| G.S. 54D-6  | (a)        | "The effect of G.S. 54D-2 through"       |
| G.S. 54D-8  | (a)        | "of G.S. 54D-2 through G.S. 54D-6,"      |
| G.S. 54D-11 | (a)        | "through G.S. 54D-6, G.S. 54D-8 through" |
| G.S. 54D-14 | (a)        | "G.S. 54D-8 through G.S. 54D-11, and"    |
| G.S. 54D-7  | (a)        | "of this section, the effect of"         |

## APPARATUS III

## Citation

## FULL SECTION

N.C. Gen. Stat. § 54D-4 (2026).

## PINPOINT

N.C. Gen. Stat. § 54D-4(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

## Provenance

This document reproduces the text of one section of the General Statutes of North Carolina from a source file whose SHA-256 digest is printed on every page. The digest fixes the bytes this export was made from; if the State's file changes, the digest will not match.

The text of the section is unaltered. Subsection designators have been moved from the run of text into the margin. The amendment history and the table of authorities are derived from the section by mechanical extraction — they add no characterization of the law.

This is not the official text. The official text is published by the General Assembly of North Carolina.

