



CHAPTER 54D

N.C.G.S. § 54D-9.

When creditor process enforceable against bank.

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§ 54D-9(a) Subject to subsection (b) of this section, creditor process with respect to a special deposit is not enforceable against the bank holding the special deposit.

§ 54D-9(b) Creditor process is enforceable against the bank holding a special deposit with respect to an amount the bank is obligated to pay a beneficiary or a depositor if all of the following apply:

- (1) The process is served on the bank.
- (2) The process provides sufficient information to permit the bank to identify the depositor or the beneficiary from the bank's books and records.
- (3) The process gives the bank a reasonable opportunity to act on the process.

§ 54D-9(c) Creditor process served on a bank before it is enforceable against the bank under subsection (b) of this section does not create a right of the creditor against the bank or a duty of the bank to the creditor. Other law determines whether creditor process creates a lien enforceable against the beneficiary on a contingent interest of a beneficiary, including a depositor as a beneficiary, even if not enforceable against the bank. (2025-25, s. 158.)

## APPARATUS III

## Citation

## FULL SECTION

N.C. Gen. Stat. § 54D-9 (2026).

## PINPOINT

N.C. Gen. Stat. § 54D-9(a) (2026).

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## COLOPHON

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