CHAPTER 66

ARTICLE 30 - CREDIT REPAIR SERVICES ACT

N.C.G.S. § 66-221.

Definitions.

SOURCE	LAST AMENDMENT IN THIS TEXT	RETRIEVED	SOURCE FINGERPRINT
General Statutes of North Carolina, as published by the General Assembly	c. 327, s. 1 — first act in the lineage	21 September 2026, 06:39 UTC	cc734362d18f5e10c9de995a - 00124769956ed7a1dbc45dd4 - 60bb3f573d18405e

As used in this Article, unless the context requires otherwise:

"Credit repair business" means any person who, with respect to the extension of credit by others, sells, provides, or performs, or represents that such person can or will sell, provide, or perform any of the following services in return for the payment of money or other valuable consideration:

a.Improving, repairing, or correcting a consumer's credit record, history, or rating;

b.Obtaining revolving charge card credit or retail installment credit;

c.Providing advice or assistance to a consumer with regard to either sub-subdivision a. or b. above.

"Credit repair business" does not include:

a.Any bank, credit union, or savings institution organized and chartered under the laws of this State or the United States, or any consumer finance lender licensed pursuant to Article 15 of Chapter 53 of the General Statutes;

b.Any nonprofit organization exempt from taxation under section 501(c)(3) of the Internal Revenue Code (26 U.S.C. § 501(c)(3));

c.Any person licensed as a real estate broker or real estate salesman by this State where the person is acting within the course and scope of the license;

d.Any person licensed to practice law in this State where the person renders services within the course and scope of that person's practice as a lawyer;

e.Any broker-dealer registered with the Securities and Exchange Commission or the Commodities Future Trading Commission where the broker-dealer is acting within the course and scope of that regulation; or

f.Any consumer reporting agency as defined in the Federal Fair Credit Reporting Act.

"Consumer" means any individual who is solicited to purchase or who purchases the services of a credit repair business.

END OF SECTION TEXT

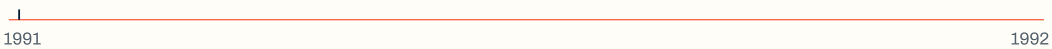
APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS I

1 ACT

Amendment lineage

The State prints this history as a single parenthetical at the foot of the section. It is reproduced verbatim in the colophon and unpacked below in order of enactment.



TICK HEIGHT = ACTS IN THAT YEAR

DASHED = RECODIFICATION, NOT AMENDMENT

№	YEAR	ACT	CHARACTER
01	1991	c. 327, s. 1	ENACTED

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 66-221 (1991).

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

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HISTORY PARENTHETICAL, AS PRINTED BY THE STATE

(1991, c. 327, s. 1.)

SET IN SPECTRAL AND ARCHIVO

NORTH CAROLINA LAW — STATUTE EXPORT, FORMAT V1