



CHAPTER 66
ARTICLE 45 - PAWNBROKERS, METAL DEALERS, AND SCRAP DEALERS

N.C.G.S. § 66-393.

Pawnbroker fees; interest rates.

SOURCE	LAST AMENDMENT IN THIS TEXT	RETRIEVED	SOURCE FINGERPRINT
General Statutes of North Carolina, as published by the General Assembly	S.L. 2012-46, s. 2 — third act in the lineage	21 September 2026, 03:38 UTC	28b3984e44c8d077b703a70e - fbd8cbc3931dca7f3129509d - 2ad8d59539ac3998

No pawnbroker shall demand or receive an effective rate of interest greater than two percent (2%) per month, and no other charge of any description or for any purpose shall be made by the pawnbroker, except that the pawnbroker may charge, contract for, and recover an additional monthly fee for the following services, including but not limited to:

- Title investigation;
- Handling, appraisal, and storage;
- Insuring a security;
- Application fee;
- Making daily reports to local law enforcement officers; and
- For other expenses, including losses of every nature, and all other services.

In no event may the total of the above listed monthly fees on a pawn transaction exceed twenty percent (20%) of the principal up to a maximum of the following:

- First month\$100.00
- Second month75.00
- Third month75.00
- Fourth month and thereafter50.00

In addition, pawnbrokers may charge fees for returned checks as allowed by G.S. 25-3-506.

APPARATUS I
3 ACTS

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.

1989		2001	2012
TICK HEIGHT = ACTS IN THAT YEAR DASHED = RECODIFICATION, NOT AMENDMENT			
Nº	YEAR	ACT	CHARACTER
01	1989	c. 638, s. 2	ENACTED
02	1989	1995 (Reg. Sess., 1996), c. 742, s. 37	AMENDED
03	2012	S.L. 2012-46, s. 2	AMENDED

APPARATUS II
1 AUTHORITY

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. 25-3		<i>"for returned checks as allowed by"</i>

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 66-393 (2012).

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

(1989, c. 638, s. 2; 1995 (Reg. Sess., 1996), c. 742, s. 37; 2012-46, s. 2.)

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