

PRINTABLE + FILLABLE PDF KIT

North Carolina Credit and Debt Complete Bundle

North Carolina Edition

All three kits in one file: fix credit report mistakes, answer debt collectors, and recover from identity theft. 32 fillable letters.

32 fillable letters

3 kits in 1

Fill on your phone or print

- Credit Report Dispute Kit
- Debt Collector Response Kit
- Identity Theft Recovery Kit



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NORTH CAROLINA RULES

North Carolina: time limits and collection rules

These rules add to the federal rights in this kit.

Type of debt	Time limit to sue	Law
Contracts, written or oral	3 years	N.C. Gen. Stat. § 1-52(1)

The 3 years usually run from when the contract was broken, such as when you defaulted.

Payments on old debt

North Carolina bars collection agencies from getting you to acknowledge a time barred debt unless they first explain what that means and that you do not have to. Debt buyers may not sue or try to collect a debt they know or should know is time barred (N.C. Gen. Stat. § 58-70-115).

Collection rules and complaints

- Agencies collecting for North Carolina creditors generally need a collection agency permit from the North Carolina Department of Insurance. Their letters must show the permit number (NC Department of Insurance).
- Debt buyers must prove they own the debt and the amount before collecting, and may not tell your employer about your debts (NC Department of Justice).
- Complaints: NC Department of Justice, ncdoj.gov/file-a-complaint or 1-877-5-NO-SCAM (1-877-586-7226) (NC Department of Justice).

Check before you rely on it

State laws change. Each fact on these pages lists its source, and the full links are on the Sources page. Last checked October 2026.