

PRINTABLE + FILLABLE PDF KIT

# North Carolina Debt Collector Response Kit

North Carolina Edition

Answer debt collectors in writing, protect your rights, and keep a record of every contact. 10 fillable letters.

10 fillable letters

Call log and tracker

Fill on your phone or print

- Debt validation, stop contact, settlement, and more
- Your federal rights at a glance
- What to do if you are sued or garnished



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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](https://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.