

NCBA BILL TRACKER

HOUSE BILLS – 2025-2026

CODE: S=Support; N=Neutral or No Position; O=Opposed; Updated: April 15, 2025

BILL NUM.	SHORT TITLE	NCBA POS.	INTRO DATE	HOU. COM.	FULL HOU.	SEN. COM.	FULL SEN.	GOV SIGN	COMMENTS
H 13	Charge for Payments by Credit or Debit Card	N	1/29/25	4/15/25					Provides that a merchant shall not impose a charge for payments by credit card or debit card that is more than the charge that the merchant pays to a payment card entity to facilitate or process these payments
H 24	Restore Down-Zoning Authority	N	1/29/25						See also S 419; could have implications on bank operations; for example, a City of Raleigh ordinance that limited bank drive-thrus in part of the city was preempted by state law last session; bills such as H 24 could reinstate such ordinances
H 38	Second Amendment Financial Privacy Act	N	2/5/25	2/25/25					Prohibits a payment card network from using a firearms code in connection with a payment card transaction; assesses penalties for each violation; the filed version exempts a bank from the definition of a payment card network

H 62	Farmers Protection Act	O	2/6/25	2/25/25					See also S 554; applies to NC-state-chartered banks; makes it unlawful for “a bank to deny or cancel its service to an agricultural producer based, in whole or in part, upon the agricultural producer’s greenhouse gas emissions, use of fossil-fuel derived fertilizer, or use of fossil-fuel powered machinery;” if a bank has made an ESG commitment related to agriculture, triggers a rebuttable presumption that a bank has violated the statute if it denies, restricts, or cancels its service to an agricultural producer; authorizes a civil action and imposes a penalty of up to \$10,000 per violation
H 79	North Carolina Work and Save	N	2/11/25						Would create a small business retirement savings program to be administered by a board placed for administrative purposes within the Department of Commerce; would not apply to employees of companies that are offering a tax-favored retirement

									program or offered one within the preceding two years; see also S 110
H 92	NC Digital Assets Investments Act	N	2/12/25	3/5/25					See also S 327; authorizes the State Treasurer to invest monies from the state's general fund and from other funds like the teachers' and state employees' retirement system in digital assets, having an average market capitalization of at least \$750 billion, up to a cap of 10% of the balance of the fund at the time of the investment
H 133	NC Farmland and Military Protection Act	N	2/17/25	4/8/25					See also S 504; would prohibit an "adversarial foreign government" as defined in the bill from acquiring or leasing agricultural land or land within a 75-mile radius of a military installation; any transfer in violation would be void
H 187	Credit Union Update	O	2/24/25	3/25/25	3/26/25				Appears to be a refiling of H 410 from last session, which the NCBA opposed; we are reviewing to see if there are material differences; note the bill currently only has a referral to Finance and Rules, bypassing the

									Commerce and Economic Development Committee (which would ordinarily hear banking-related bills)
H 188	Automatic Renewal of Contracts	N	2/24/25	3/11/25					Amends requirements for certain automatically renewing consumer contracts; of likely concern, see page 2 where it proposes to eliminate the exception for banks and a variety of other businesses
H 235	Fraudulent Deeds	N	2/26/25						Increases criminal penalties for filing fraudulent deeds; creates a right of action to try to clear title; we anticipate to soon see a separate bill filed on this topic which will be based on recommendations from registers of deeds, real estate attorneys and others
H 264	Wire Fraud Prevention Act	N	3/4/25	4/8/25					The bill seeks to reduce the incidence of wire fraud; among other things, it appears to require receiving banks to “verbally verify” the payment order of customers in all instances; this would almost certainly have the unintended effect of

									causing financial institutions to cease offering the initiation of wires through online or mobile banking; the bill also addresses refunds and funds availability in ways that appear contrary to controlling federal law
H 315	Gift Card Theft & Unlawful Business Entry	N	3/5/25	3/18/25	3/26/25				Section 1 adds a criminal penalty for unauthorized entry of a commercial business; sections 2-4 deal with theft of gift cards
H 334	GSC Unif. Community Prop. Disp. at Death Act	N	3/6/25						See also S 122; proposes to adopt the Uniform Community Property Disposition at Death Act as recommended by the General Statutes Commission; page 4 provides protections for third parties, including lien creditors
H 356	Permitted Trade Practices/Insurance Rebates.- AB	N	3/10/25	3/19/25					Within Chapter 58 (Insurance), the bill tweaks the exemptions in GS 58-63-15 (Unfair methods of competition and unfair or deceptive acts or practices defined) to include, among other things, “[e]ngaging in an arrangement that would not violate section 106 of the Bank Holding

									Company Amendments act of 1972... or section 5(q) of the Home Owners' Loan Act..."
H 360	Homeowners Protection Act	N	3/10/25						Deals with the filing of fraudulent deeds and other real estate documents; creates criminal penalties; establishes expedited relief for victims
H 361	Funds to Fight Deed and Title Fraud	N	3/10/25						Related to H 360; appropriates funds to the Secretary of State to help provide anti-fraud training for employees of register of deeds offices; appropriates additional funds for needs-based grants to help registers of deeds upgrade their technology and fight fraud
H 377	Changes to Estates and Trusts Statutes	N	3/11/25	3/25/25	4/9/25				See also S 309; would enact the NC Uniform Electronic Wills Act as Article 11 of Chapter 31, authorizing the use of wills executed electronically and the storing of attested written wills in electronic form; part III of the bill proposes to tweak the wording on trust administration in GS 36C-6-604 where it discusses

									breach of trust by a trustee to distribute trust property after death of the settlor “to any beneficiary in contravention of the rights of any person who may be affected by the outcome of a pending or possible judicial proceeding” if certain conditions are met; part III also clarifies that a court can assess costs and attorneys’ fees against beneficiaries who refuse to return a distribution if ordered to do so
H 388	Amend Business Corporations Act	N	3/12/25	3/25/25	4/2/25				See S 267 for description
H 402	NC REINS Act	N	3/13/25	3/18/25					See S 290; would affect rulemakings in the NC Administrative Code by state agencies; rules having an aggregate economic impact of at least \$1 million in a 12-month period would become effective only if the General Assembly ratifies a bill approving the rule
H 403	Workers’ Rights Act	N	3/13/25						One of a number of bills exclusively filed by Democratic legislators in the employer-employee context; this one is notable because it would abolish

									employment at will and provide that an employee “may only be fired for just cause;” unlikely to advance without Republican co-sponsorship; we generally do not list bills that lack support by whichever party is in the majority
H 431	Preventing Deed Fraud	N	3/18/25						As the title suggests
H 432	Protect Our Homes Act	N	3/18/25						See Section 2: “Homestead exemption from forced sale” which has important implications for writs of execution/foreclosure; it protects a debtor’s primary residence from forced sale if it has been the primary residence for at least 40 consecutive months from the date of purchase (for claims in bankruptcy) or 24 consecutive months from the date of purchase for all other claims; the exemption is inapplicable in a number of instances, including as against claims “for payment of obligations contracted for the purchase of the specific real property

									affected;” perplexingly, doesn’t contain an exemption for refinances, which would appear to be a violation of the US Constitution’s contracts clause
H 444	Homeowners Association Reform Bill	N	3/18/25						As the title suggests; among other things addresses claims for delinquent homeowners association assessments
H 454	Review of Federal Acts/Rules/Regulations	N	3/18/25						Bars implementation of any federal action that the General Assembly or the Attorney General has determined to be unconstitutional and which relates to a list of items enumerated in the bill, including “[t]he regulation of the financial sector as it relates to environmental, social, or governance standards”
H 462	Personal Data Privacy/Social Media Safety	N	3/19/25						Exempts “Any financial institution or affiliate of a financial institution, all as defined in 15 U.S.C. § 6809, to the extent that the financial institution or affiliate is subject to Title V of the Gramm Leach Bliley Act (15 U.S.C. § 6801, et seq., as amended) and the rules and

									implementing regulations promulgated thereunder;” likely needs a further tweak to the wording
H 506	2025 State Investment Modernization Act.-AB	N	3/24/25						See also S 709; creates the “North Carolina Investment Authority;” appears to shift NC away from being a state where a single fiduciary manages state funds to one where oversight and decision-making flows more through the board of directors of the NC Investment Authority
H 508	Lower Cap on Credit Card Interest	N	3/25/25						Proposes to amend GS 24-11 to lower the cap on open end interest rates from 1 1/2% per month to 1.17%; it doesn’t change GS 25-9(d) that exempts credit card plans offered by banks); still the changes would have implications if going from an 18% annualized cap to a 14.04% cap
H 515	North Carolina Economic Abuse Prevention Act	N	3/25/25						See also S 650; would not apply to secured debts; adds protections/relief from coerced debts; appears similar to a bill from last session

H 524	Fraud Detection Alert System	N	3/25/25	4/8/25					Would require a county register of deeds to offer an alert system to notify property owners about filings of deeds and other land records affecting their properties
H 535	Title Fraud Prevention Act	N	3/26/25	4/10/25					As the title suggests
H 554	Rev Laws Tech Chngs/BBA Chngs/P2P Tax Parity	N	3/27/25						Makes various changes to tax laws, including to 105-160.2 dealing with taxation of trusts and estates/apportionment
H 631	State Infrastructure Bank Study	N	3/31/25						Would set up a study commission to evaluate the feasibility of a “state infrastructure bank” to finance infrastructure projects
H 650	No Interchange Fees on Sales Tax or Tips	N	4/1/25						Would amend Chapter 66 (Commerce and Business) to prohibit debit or credit card issuers, payment card networks, acquirer banks, and processors from receiving or charging a merchant an interchange fee on the tax amount or gratuity of an electronic payment transaction; imposes a civil penalty of \$1,000 per violation; sets out what are permitted uses of electronic payment transaction data, with any impermissible use deemed

									to be a violation of G.S. 75-1.1 act (unfair and deceptive acts and practices; subject to treble damages); enacted legislation on this topic in Illinois has been the subject of an injunction and lawsuit
H 734	Modernize Debt Settlement Prohibition	N	4/2/25	4/15/25					Makes changes to debt settlement laws, including making it an unfair trade practice; continues to recognize that certain persons are not deemed to be engaged in debt adjusting or debt settlement, including creditors and their agents with respect to debts owed to the creditor
H 754	Fin. Exploit. Prevention/Savings Bank Updates	S	4/2/25	4/15/25					Filed at the request of the NC Bankers Association; allows for a financial institution to refuse or delay transactions in instances of suspected financial exploitation of older adults or disabled adults; the stay can be up to 30 business days and extended for up to an additional 30 days; the bill also updates laws for savings banks with regard

									to branching and removes a requirement that a savings bank director have significant ownership in the savings bank
H 762	Modernize NC S.A.F.E. Act	N	4/2/25	4/15/25					Continues to exempt “registered mortgage loan originators” – a term that includes banks and their subsidiaries; makes various changes to update the supervisory laws with respect to mortgage origination
H 826	No Retaliation Against Mandatory Reporters	N	4/8/25						Protects employees from retaliation for making a report as required by certain enumerated laws; the list includes the law dealing with suspected financial exploitation of an older adult or disabled adult
H 836	North Carolina Sound Money Act	N	4/8/25						Provides for adjustment to gross income for gain or loss associated with investment coins and bullion; provides that these, if made of gold or silver and meeting certain standards, may be used as legal tender in the State; however, goes on to say that no person is required to accept them for

									payment of debts or other purposes
H 866	Automatic Ord/Equitable Distribution Claim	N	4/9/25						Addresses divorce or separation and dividing of marital assets; provides that the order of the court shall address a variety of matters, including limits on incurring unreasonable debts and not removing the other party from a bank account without consent or order of the court
H 887	Address Abandoned and Derelict Vessels	N	4/9/25						See S 505
H 909	State Infrastructure Bank Board	N	4/10/25						Would create a State Infrastructure Bank Board to establish, administer, and receive federal funds; the state infrastructure bank would focus on transportation infrastructure projects, water and sewer projects, and other infrastructure projects
H 919	Fair Access to Financial Services	O	4/10/25						Would make it unlawful for an NC state-chartered bank, savings bank, savings and loan association, or credit union to deny or cancel its services to a person or otherwise discriminate on

									the basis of 1) political opinions, speech, or affiliations, 2) religious beliefs, 3) “any factor if it is not a quantitative, impartial, and risk-based standard, including any factor related to the person’s business, or 4) the use of a social credit score; would allow use of “subjective standards” only if fully disclosed (as verified by a signature from the recipient); would require an annual report to be filed showing compliance; and would create a private right of action and treble damages
H 920	NC Digital Asset Freedom Act	N	4/10/25						Would allow “digital assets” to be recognized as a “valid medium of exchange in North Carolina;” “a party to a transaction that uses a digital asset shall not require another party to disclose personal financial information;” affects NC money transmitter laws by adding a new law related to virtual currencies that sets daily transaction limits for kiosks

H 923	Protect Personal Info/Judicial Personnel	N	4/10/25						Proposes to allow judicial personnel like judges and district attorneys to request that counties remove their personal information from government websites; similar bills have been filed in prior sessions and were intended to protect the safety of these judicial personnel from criminals who may seek to locate their residences and retaliate against them; could have adverse impacts on matters like title searches unless there are alternative procedures created
H 925	Consumers in Crisis Protection Act	N	4/10/25						Would authorize consumer legal funding arrangements; generally, consumers would not be required to repay a consumer legal funding company unless the consumer obtains no recovery
H 956	Enhance Financial Protections/Older Adults	N	4/10/25						Problematic as filed; in the context of older adults or disabled adults, would impose new requirements on financial institutions to report patterns of behavior

									that are materially harmful to the person's financial well-being or if the person has failed to communicate with the financial institution for a period of six months; no late fees or other penalties would be allowed during certain periods of time such as from the date that the person began receiving cognitive care as a resident of an adult care home; interest would not be allowed to be charged on loans to customers in certain circumstances as described in the bill
H 976	Uniform Partition of Heirs Property Act	N	4/10/25						As the title suggests
H 992	Timeshare Foreclosures	N	4/10/25						As the title suggests
H 1010	Home Ownership Market Manipulation	N	4/15/25						See S 199

SENATE BILLS – 2025-2026

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BILL NUM.	SHORT TITLE	NCBA POS.	INTRO DATE	SEN. COM.	FULL SEN.	HOU. COM.	FULL HOU.	GOV SIGN	COMMENTS
S 60	GSC Attorneys' Fees in Debt Instruments	N	2/11/25						Adds defined terms; specifies that GS 6-21.2 ("Attorneys' fees in notes, etc., in addition to interest") only applies to debt

									instruments governed by the laws of this State; changes the enforcement trigger for collection of attorneys' fees under a debt instrument to after a debtor's default; when the debt instrument does not specify an amount or percentage, a court must award the maximum rate unless the amount in controversy is greater than or equal to \$1 million and in those instances, the court must award reasonable attorneys' fees, not to exceed the maximum rate; Extends the time for payment of outstanding debts in response to notice of collection from 5 days to 14 days
S 101	Protect Certain Tax-Advantaged Accounts	N	2/13/25	3/25/25	4/3/25				Protects funds held in education savings accounts and ABLE accounts for persons with disabilities from claims of creditors
S 110	North Carolina Work and Save	N	2/17/25						Appears similar to H 79, but proposes to administratively house the NC Small Business Retirement Savings Board within the Department of the State Treasurer instead of the Department of Commerce
S 117	GSC Uniform Comm. Code/Emerging Technologies	N	2/18/25	3/25/25	3/27/25				A 94-page bill filed at the request of the General

									Statutes Commission (a committee appointed by the General Assembly and comprised of two legislators and a group of law school professors); Would create a new Article 12 of Chapter 25 (Uniform Commercial Code) consistent with proposals by the American Law Institute and the Uniform Law Commission to address emerging technologies like virtual currencies, blockchain, and artificial intelligence; Part II includes conforming changes to the UCC Article 9 (Secured Transactions) and Part III makes conforming changes to other articles
S 122	GSC Unif. Community Prop. Disp. At Death Act	N	2/21/25	3/18/25	3/26/25				See also H 334; proposes to adopt the Uniform Community Property Disposition at Death Act as recommended by the General Statutes Commission; page 4 provides protections for third parties, including lien creditors
S 159	Elderly Prop. Tax Appreciation Exclusion	N	2/25/25						As the title suggests; on page 2, it addresses mortgages/deeds of trust, noting, among other things, that any provision in such an agreement that prohibits the

									owner from deferring taxes on property is void.
S 199	Home Ownership Market Manipulation	N	2/27/25						See also S 432; would make it unlawful for a person, including affiliates to purchase single-family homes for a purpose other than use as a residence of the person, if person owns 100 or more single-family homes – in counties with more a population greater than 150,000 – that are used primarily for rental purposes
S 257	2025 Appropriations Act	N	3/10/25	4/15/25					Proposed Senate version of the state budget
S 266	Historic Flood Event Bldg. Code Exemption	N	3/11/25						Generally allows the owner of a building damaged by a historic flood event (a flood event that meets or exceeds a 200-year flood) to replace or reconstruct the building or structure to the same or lesser extent or volume, without regard to state or local regulations adopted after the building or structure was established
S 267	Amend Business Corporation Act	N	3/1/25						See also H 388; proposes amendments to the NC Business Corporations Act in Chapter 55 as recommended by the NC Bar Association; among other things, the bill includes a new statute recognizing that the articles

									of incorporation or the bylaws may require that all internal corporate claims, such as for breach of fiduciary duties, be brought in NC court or if so specified in the articles/bylaws in any other jurisdictions with which the corporation has a “reasonable relationship” [as background, for NC-state-chartered banks and savings institutions, the provisions of Chapter 55 apply unless inconsistent with the banking laws]
S 290	NC REINS Act	N	3/13/25						See H 402
S 309	Changes to Estates and Trust Statutes	N	3/17/25						See H 377 for a description
S 317	Uniform Partition of Heirs Property Act	N	3/17/25						Creates more due process protections surrounding partition of property after a landowner dies; requires a commercially reasonable sale in appropriate circumstances
S 327	NC Bitcoin Reserve and Investment Act	N	3/18/25						Has some similarities to H 92; authorizes up to 10% of state public funds to be placed into Bitcoin
S 378	HOA Revisions	N	3/20/25						Changes to the law governing homeowners associations; being reviewed for any impacts such as on secured creditors
S 394	Prohibit Foreign Ownership of NC Land	N	3/24/25	4/8/25					As the title suggests

S 419	Restore Down-Zoning Authority	N	3/24/25						See also H 24
S 423	Title Fraud Prevention	N	3/24/25						One of a series of bills dealing with the problem of fraudulent deeds
S 426	Student Borrowers' Bill of Rights	N	3/24/25						A refiling of a bill from last session; exempts banks; creates a registration system for certain student loan servicers and creates an ombudsman to help with complaints within the Office of the Commissioner of Banks
S 432	Home Ownership Market Manipulation	N	3/24/25						See also S 199
S 440	2025 Governor's Budget	N	3/24/25						As the title suggests
S 474	The DAVE Act	N	3/24/25	4/2/25	4/9/25				Would create the "Division of Accountability, Value, and Efficiency" (DAVE) within the Department of the State Auditor to identify ways to trim state government
S 478	Enhancing Ag. Opportunities in Rural NC	S	3/25/25						Would create a tax deduction for banks for certain agriculture loans; by applying a deduction, banks would be able to pass through savings to borrowers in the form of a lower interest rate and be more in line with the offerings by farm credit banks

S 484	Workplace Violence Prevention/Mass Picketing	N	3/25/25						Addresses matters like picketing/protests that are disruptive and prevent employees from safely entering the workplace
S 491	NC Debt Settlement Services	N	3/25/25						Exempts banks; creates new laws concerning debt settlement services
S 504	NC Farmland and Military Protection Act	N	3/25/25						See also H 133
S 505	Address Abandoned and Derelict Vessels	N	3/25/25						See also H 887; an apparent refiling of a bill from last session; as the title suggests; may need to be tweaked to provide notice to lienholders
S 554	Farmers Protection Act	O	3/25/25						See also H 62
S 577	Title Insurance Kickbacks Clarification	N	3/25/25						Clarifies in the title insurance context the actions that should not be misinterpreted as kickbacks
S 595	Rev Laws Tech Chngs/BBA Chgs/P2P Tax Parity	N	3/25/25						Makes changes to the tax laws, including tax deductions by shareholders of S Corps
S 650	Coerced Debt Relief Act	N	3/25/25						See also H 515
S 651	The Hustle Act	N	3/25/25						As filed, exclusively sponsored by Democrats; creates the North Carolina Small Business Capital Access Program; however, unlikely to advance
S 671	Helene Rev. Replace./Locals; Prop Tax Relief	N	3/25/25						As the title suggests
S 672	Protect North Carolinians from Medical Debt	N	3/25/25						Among other things, requires medical creditors and medical debt collectors to provide notices about the

									risks of paying by credit card
S 675	Second Mortgage Fee Alignment Ad	N	3/25/25	4/8/25	4/10/25				Seeks to change GS 24-10 to align fees on second mortgages or junior liens to align more closely with federal qualified mortgage standards
S 690	Modify Licensing Real Est. Appraisers	N	3/25/25						As the title suggests
S 705	Limit Rules with Substantial Financial Cost	N	3/25/25						Among other things, if a state agency rulemaking would have more than a \$1 million impact over five years it requires a higher vote threshold for adoption
S 709	2025 State Modernization Investment Act-AB	N	3/25/25						See also H 506
S 757	Consumer Privacy Act	N	3/25/25						A 12-page bill creating new standards of protection of consumer data; will require careful study to assess impacts and interaction with federal law