

NCBA BILL TRACKER

HOUSE BILLS – 2025-2026

CODE: S=Support; N=Neutral or No Position; O=Opposed; Updated: July 2, 2025

BILL NUM.	SHORT TITLE	NCBA POS.	INTRO DATE	HOU. COM.	FULL HOU.	SEN. COM.	FULL SEN.	GOV SIGN	COMMENTS
H 13	Charges for Credit & Charge Cards	N	1/29/25	4/29/25					Caps at 3% the charge that a merchant can assess for payments by credit card or debit card (or caps at the charge the merchant pays to a payment card entity to facilitate or process the payments) but there can be no additional charge if only credit cards or charge cards are accepted by the merchant; unclear if the Senate will take up the bill if it crosses to that chamber; the bill appeared to fail the May 8 crossover deadline but on 6/24/25 the House Judiciary 1 committee added an increased fee for filing articles of incorporation with the Secretary of State, likely in an attempt to put the bill within an exemption to the crossover deadline
H 38	Second Amendment Financial Privacy Act	N	2/5/25	2/25/25	4/29/25				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 40	Various GSC Recommendations	N	2/3/25	2/11/25	2/26/25	6/10/25	6/17/25	6/26/25	SL 2025-25; amended in the NC Senate on 6/10/25 and extended from 45 pages to 206; now includes various changes to the UCC (see pages 108, 113, and 168 for the start of relevant sections); page 201 includes the Uniform Special Deposits Act to clarify the law for “special deposits” held at banks that are used in commercial transactions; these special deposits are somewhat similar to escrow accounts
H 79	North Carolina Work and Save	N	2/11/25	6/25/25					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	4/30/25				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	4/16/25				See also S 394; would prohibit an "adversarial foreign government" as defined in the bill from acquiring or leasing agricultural land anywhere in North Carolina, or land within a 75-mile radius of a military installation (compared to a 25-mile radius in the similar Senate bill)
H 187	Credit Union Update	O	2/24/25	3/25/25	3/26/25				On 6/24/25, the text was also inserted by the House as Part XI of S 595; a refiling of H 410 from last session, which the NCBA strongly opposes as introduced; H 187 bypassed the House

									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	5/7/25				Amends requirements for certain automatically renewing consumer contracts; initially the bill would have eliminated the exemption in a statute for banks and a variety of other businesses; after continued engagement with the primary sponsor, the exemption for banks was restored so as to prevent significant impacts on products like certificates of deposit and lines of credit
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 315	Gift Card Theft & Unlawful Business Entry	N	3/5/25	3/18/25	3/26/25	6/18/25			Section 1 adds a criminal penalty for unauthorized entry of a commercial

									business; sections 2-4 deal with theft of gift cards
H 356	Permitted Trade Practices/Insurance Rebates.- AB	N	3/10/25	3/19/25	5/7/25				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	6/17/25	6/25/25	6/30/25	SL 2025-33; makes 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]
H 402	Limit Rules with Substantial Financial Costs	N	3/13/25	3/18/25	4/16/25	6/4/25	6/10/25	<i>Vetoed on 6/27/25</i>	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; retitled on 6/4/25 from the NC REINS Act

H 432	Property Tax Relief Study	N	3/18/25	4/15/25	4/16/25				<p>Much changed from when it was originally filed as the Protect Our Homes Act; see Section 2 of the filed version: “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</p>
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H 462	Personal Data Privacy/Social Media Safety	N	3/19/25	4/29/25					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	4/16/25	4/29/25	5/20/25	5/22/25	6/13/25	SL 2025-6; 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 515	North Carolina Economic Abuse Prevention Act	N	3/25/25	4/29/25	5/7/25				See also S 650; would not apply to secured debts; adds protections/relief from coerced debts; 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	5/7/25				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 729	Farmland Protection Act	N	4/2/25	4/15/25					Would phase out the property tax exclusion for solar energy electric systems; this has implications for any financial institution that lends on solar farm projects; these projects tend to be low margin businesses so a reduction in the tax breaks may affect whether a project cash flows / loan repayment
H 734	Modernize Debt Settlement Prohibition	N	4/2/25	4/15/25	4/16/25				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	5/7/25				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/2d Mortgage Fee Act	N	4/2/25	4/15/25	4/30/25	6/10/25	6/19/25	7/1/25	SL 2025-43; 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: On 6/10/25 amended to also include the contents of S 675, which seeks to change GS 24-10 to align fees on second mortgages or

									junior liens to align more closely with federal qualified mortgage standards
H 821	Drivers License Expiration Moratorium	N	4/8/25	4/16/25					Would allow (class C) NC drivers' licenses to continue to be valid for driving purposes up to two years after expiration; in the banking context, 31 CFR 1020.220 (customer identification program requirements) requires "unexpired government-issued identification" in order to meet verification of identity through documents; presumably, if a customer presented an expired driver's license, then a bank would need to ask for a passport or shift to verification through non-documentary methods as set out elsewhere in the regulation
H 836	North Carolina Sound Money Act	N	4/8/25	4/29/25					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	4/29/25	5/1/25				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	5/6/25	5/7/25				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 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	4/29/25					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	6/25/25					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 992	Timeshare Foreclosures/Paternity Matters	N	4/10/25	5/6/25	5/7/25	6/18/25	6/26/25		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 101	Protect Certain Tax-Advantaged Accounts	N	2/13/25	3/25/25	4/3/25	6/24/25	6/25/25		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	6/10/25			See H 40; 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 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	4/17/25	5/19/25	5/22/25		Proposed state budget; conference committees appointed on 6/3/25 and 6/5/25 to negotiate over House and Senate differences
S 266	Historic Flood Event Bldg. Code Exemption	N	3/11/25	4/16/25	5/7/25	6/5/25	6/10/25		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 290	NC REINS Act	N	3/13/25						See H 402
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	5/6/25	5/7/25				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	5/1/25				See also H 133; would prohibit an “adversarial foreign government” from owning or leasing agricultural land anywhere in North Carolina, or any property within 25 miles of a military base

S 423	Title Fraud Prevention	N	3/24/25	4/29/25	5/1/25	6/17/25	6/18/25		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	4/29/25	5/7/25				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 505	Address Abandoned and Derelict Vessels	N	3/25/25						See also H 887; an apparent refile 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	N	3/25/25	4/16/25	5/7/25				See also H 62: after negotiation with and changes to the bill by the primary sponsor, we have shifted our position on the Senate version from opposition to neutral; the Senate version creates a protected class for farmers, with it unlawful for NC state-chartered banks, savings banks, and credit unions to deny or cancel services based on a farmer's use of fossil-fuel powered machinery or fossil-fuel derived fertilizer; enforcement would be by the state bank/credit union regulators
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	6/11/25	6/19/25	6/24/25	6/25/25		On 6/24/25 the House Finance committee approved a committee substitute bill that added a

									new Part XI adding the NCBA-opposed 'Credit Union Update' to the bill; on 6/26/25 the Senate voted not to concur with the changes; appears to have been a 'poison pill' by the House to try to force re-negotiation and a conference committee process over House and Senate differences on certain tax policies; makes changes to the tax laws, including tax deductions by shareholders of S Corps; the NCBA strongly opposes Part XI, but not the underlying bill if Part XI comes out
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				See H 762; 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	5/6/25	5/7/25	6/24/25	6/24/25		As the title suggests; the bill has been changed by the sponsors to address feedback from the NC Appraisal Board, the

									Appraisal Institute, and other stakeholders like the bankers association; the sponsors have pledged to continue discussions and stakeholder engagement as the bill moves to the House
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; exempts financial institutions and their affiliates