

# STATE STATUTES OF LIMITATIONS FOR CREDIT CARD DEBT

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State	Years	State Statute	Source
Alabama	3 years	6.2.37	<a href="http://www.legislature.state.al.us/CodeofAlabama/1975/6-2-37.htm">http://www.legislature.state.al.us/CodeofAlabama/1975/6-2-37.htm</a>
Alaska	3 years	9.10.053	<a href="http://www.legis.state.ak.us/basis/folioproxy.asp?url=http://www.jnu01.legis.state.ak.us/cgi-bin/folioisa.dll/stattx06/query=*/doc/{t2496}/pageitems={body}">http://www.legis.state.ak.us/basis/folioproxy.asp?url=http://www.jnu01.legis.state.ak.us/cgi-bin/folioisa.dll/stattx06/query=*/doc/{t2496}/pageitems={body}</a>
Arizona	6 years	HB 2412 (Signed into law on 4/12/2011 which amends Section 12-548 of the state code)	<a href="http://www.azleg.gov/legtext/50leg/1r/summary/h.hb2412-04-11-11_astransmittedtogovernor.doc.htm">http://www.azleg.gov/legtext/50leg/1r/summary/h.hb2412-04-11-11_astransmittedtogovernor.doc.htm</a>
Arkansas	5 years	3-2-118	<a href="http://law.justia.com/codes/arkansas/2010/title-4/subtitle-1/chapter-3/part-1/4-3-118/">http://law.justia.com/codes/arkansas/2010/title-4/subtitle-1/chapter-3/part-1/4-3-118/</a>
California	4 years	337	<a href="http://www.leginfo.ca.gov/cgi-bin/displaycode?section=ccp&amp;group=00001-01000&amp;file=335-349.4">http://www.leginfo.ca.gov/cgi-bin/displaycode?section=ccp&amp;group=00001-01000&amp;file=335-349.4</a>
Colorado	6 years	13-80-103.5	<a href="http://www.lexisnexis.com/hottopics/Colorado/">http://www.lexisnexis.com/hottopics/Colorado/</a>
Connecticut	6 years	Chapter 926 Sec 52-576	<a href="http://www.cga.ct.gov/2011/pub/chap926.htm">http://www.cga.ct.gov/2011/pub/chap926.htm</a>
Delaware	3 years	Title 10, Sec 8106	<a href="http://delcode.delaware.gov/title10/c081/index.shtml">http://delcode.delaware.gov/title10/c081/index.shtml</a>
District of Columbia	3 years	12-301	<a href="http://government.westlaw.com/linkedslice/default.asp?SP=DCC-1000">http://government.westlaw.com/linkedslice/default.asp?SP=DCC-1000</a>
Florida	5 years	95.11	<a href="http://www.flsenate.gov/Laws/Statutes/2010/95.11">http://www.flsenate.gov/Laws/Statutes/2010/95.11</a>

Georgia	4 years (In Jan. 2008, the Georgia Court of Appeals ruled (Case No. A07A2338) the statute of limitation on an unpaid credit card bill was 6 years. The ruling doesn't change state law, but sets precedent that future suits may cite)	9-3-25	<a href="http://law.justia.com/codes/georgia/2006/9/9-3-25.html">http://law.justia.com/codes/georgia/2006/9/9-3-25.html</a>
Hawaii	6 years	657-1	<a href="http://www.capitol.hawaii.gov/hrscurrent/Vol13_Ch0601-0676/HRS0657/HRS_0657-0001.HTM">http://www.capitol.hawaii.gov/hrscurrent/Vol13_Ch0601-0676/HRS0657/HRS_0657-0001.HTM</a>
Idaho	5 years	5-216	<a href="http://legislature.idaho.gov/idstat/Title5/T5CH2SECT5-216.htm">http://legislature.idaho.gov/idstat/Title5/T5CH2SECT5-216.htm</a>
Illinois	5 or 10 years ( An Illinois appeals court ruled on May, 2009, that the statute of limitations on a credit card without a written contract was 5 years)	5/13-206	<a href="http://www.ilga.gov/legislation/ilcs/ilcs4.asp?DocName=073500050HArt%2E+XIII&amp;ActID=2017&amp;ChapAct=735%26nbsp%3BILCS%26nbsp%3B5%2F&amp;ChapterID=56&amp;ChapterName=CIVIL+PROCEDURE&amp;SectionID=30813&amp;SeqStart=97500000&amp;SeqEnd=103300000&amp;ActName=Code+of+Civil+Procedure%2E">http://www.ilga.gov/legislation/ilcs/ilcs4.asp?DocName=073500050HArt%2E+XIII&amp;ActID=2017&amp;ChapAct=735%26nbsp%3BILCS%26nbsp%3B5%2F&amp;ChapterID=56&amp;ChapterName=CIVIL+PROCEDURE&amp;SectionID=30813&amp;SeqStart=97500000&amp;SeqEnd=103300000&amp;ActName=Code+of+Civil+Procedure%2E</a>
Indiana	6 years	34-11-2-9	<a href="http://www.in.gov/legislative/ic/code/title34/ar11/ch2.html">http://www.in.gov/legislative/ic/code/title34/ar11/ch2.html</a>
Iowa	10 years	614.5	<a href="https://www.legis.iowa.gov/DOCS/ACO/IC/LINC/Chapter.614.html">https://www.legis.iowa.gov/DOCS/ACO/IC/LINC/Chapter.614.html</a>
Kansas	3 years	60-512	<a href="http://kslegislature.org/li/b2011_12/statute/060_000_0000_chapter/060_005_0000_article/060_005_0012_section/060_">http://kslegislature.org/li/b2011_12/statute/060_000_0000_chapter/060_005_0000_article/060_005_0012_section/060_</a>

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Kentucky	5 or 15 years	413.120 and 413.090	<a href="http://www.lrc.ky.gov/KRS/413-00/120.PDF">http://www.lrc.ky.gov/KRS/413-00/120.PDF</a>
Louisiana	3 years	2-3494-4	<a href="http://www.legis.state.la.us/lss/lss.asp?doc=110518">http://www.legis.state.la.us/lss/lss.asp?doc=110518</a>
Maine	6 years	14-205-752	<a href="http://www.mainelegislature.org/legis/statutes/14/title14sec752.html">http://www.mainelegislature.org/legis/statutes/14/title14sec752.html</a>
Maryland	3 years	5-101	<a href="http://law.justia.com/codes/maryland/2005/gcj/5-101.html">http://law.justia.com/codes/maryland/2005/gcj/5-101.html</a>
Massachusetts	6 years	260-2	<a href="http://www.mass.gov/legis/laws/mgl/260-2.htm">http://www.mass.gov/legis/laws/mgl/260-2.htm</a>
Michigan	6 years	600.5807.8	<a href="http://www.legislature.mi.gov/(S(ntlvgxq5k1354n45pq5d0b55))/mileg.aspx?page=getObject&amp;objectName=mcl-600-5807">http://www.legislature.mi.gov/(S(ntlvgxq5k1354n45pq5d0b55))/mileg.aspx?page=getObject&amp;objectName=mcl-600-5807</a>
Minnesota	6 years	541.05	<a href="https://www.revisor.mn.gov/bin/getpub.php?pubtype=stat_chap_sec&amp;year=current&amp;section=541.05&amp;image.x=25&amp;image.y=8&amp;image=get+section">https://www.revisor.mn.gov/bin/getpub.php?pubtype=stat_chap_sec&amp;year=current&amp;section=541.05&amp;image.x=25&amp;image.y=8&amp;image=get+section</a>
Mississippi	3 years	15-1-29	<a href="http://www.mscode.com/free/statutes/15/001/0029.htm">http://www.mscode.com/free/statutes/15/001/0029.htm</a>
Missouri	5 years	516-120	<a href="http://www.moga.mo.gov/statutes/c500-599/5160000120.htm">http://www.moga.mo.gov/statutes/c500-599/5160000120.htm</a>
Montana	8 years	27-2-202	<a href="http://data.opi.mt.gov/bills/mca/27/2/27-2-202.htm">http://data.opi.mt.gov/bills/mca/27/2/27-2-202.htm</a>
Nebraska	4 years	25-206	<a href="http://uniweb.legislature.ne.gov/laws/statutes.php?statute=25-206">http://uniweb.legislature.ne.gov/laws/statutes.php?statute=25-206</a>
Nevada	4 years	11-190	<a href="http://www.leg.state.nv.us/NRS/NRS-011.html#NRS011Sec190">http://www.leg.state.nv.us/NRS/NRS-011.html#NRS011Sec190</a>
New Hampshire	3 years	382-A:3-118 (g)	<a href="http://www.gencourt.state.nh.us/rsa/html/xxxiv-a/382-a/382-a-mrg.htm">http://www.gencourt.state.nh.us/rsa/html/xxxiv-a/382-a/382-a-mrg.htm</a>
New Jersey	6 years	2A:14-1	<a href="http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=269439&amp;Depth=4&amp;TD=WRAP&amp;advquery=2A%3a%2014-1&amp;headingswithhits=on&amp;infobase=statutes.nfo&amp;rank=&amp;record={25C}&amp;softpage=Document42&amp;wordsaroundhits=2&amp;zz=">http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=269439&amp;Depth=4&amp;TD=WRAP&amp;advquery=2A%3a%2014-1&amp;headingswithhits=on&amp;infobase=statutes.nfo&amp;rank=&amp;record={25C}&amp;softpage=Document42&amp;wordsaroundhits=2&amp;zz=</a>
New Mexico	4 years	37-1-4	<a href="http://law.justia.com/newmexico/codes/nmrc/jd_37-1-4-bc4b.html">http://law.justia.com/newmexico/codes/nmrc/jd_37-1-4-bc4b.html</a>
New York	6 years	2-213	<a href="http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&amp;QUERYDATA=\$\$CVP213\$\$@TXCVP0213+&amp;LIST=LAW+&amp;BROWSER=43915805+&amp;TOKEN=02783775+&amp;TARGET=VIE">http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&amp;QUERYDATA=\$\$CVP213\$\$@TXCVP0213+&amp;LIST=LAW+&amp;BROWSER=43915805+&amp;TOKEN=02783775+&amp;TARGET=VIE</a>

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North Carolina	3 years	1-52.1	<a href="http://www.ncleg.net/EnactedLegislation/Statutes/HTML/ByChapter/Chapter_1.html">http://www.ncleg.net/EnactedLegislation/Statutes/HTML/ByChapter/Chapter_1.html</a>
North Dakota	6 years	28-01-16	<a href="http://www.legis.nd.gov/cencode/t28c01.pdf">http://www.legis.nd.gov/cencode/t28c01.pdf</a>
Ohio	6 years	2305.07	<a href="http://codes.ohio.gov/orc/2305.07">http://codes.ohio.gov/orc/2305.07</a>
Oklahoma	3 or 5 years	Title 12-95A(1) or Title 12-95A(2)	<a href="http://www.oklegislature.gov/osstatuestitle.html">http://www.oklegislature.gov/osstatuestitle.html</a>
Oregon	6 years	12.08	<a href="http://www.leg.state.or.us/ors/012.html">http://www.leg.state.or.us/ors/012.html</a>
Pennsylvania	4 years	42 Pa. C.S. 5525(a)	<a href="http://law.onecle.com/pennsylvania/judiciary-and-judicial-procedure/00.055.025.000.html">http://law.onecle.com/pennsylvania/judiciary-and-judicial-procedure/00.055.025.000.html</a>
Rhode Island	10 years	9-1-13	<a href="http://webserver.rilin.state.ri.us/Statutes/TITLE9/9-1/9-1-13.HTM">http://webserver.rilin.state.ri.us/Statutes/TITLE9/9-1/9-1-13.HTM</a>
South Carolina	3 years	15-3-530	<a href="http://scstatehouse.gov/code/t15c003.php">http://scstatehouse.gov/code/t15c003.php</a>
South Dakota	6 years	15-2-13	<a href="http://www.legis.state.sd.us/statutes/DisplayStatute.aspx?Statute=15-2-13&amp;Type=Statute">http://www.legis.state.sd.us/statutes/DisplayStatute.aspx?Statute=15-2-13&amp;Type=Statute</a>
Tennessee	6 years	28-3-109	<a href="http://www.lexisnexis.com/hottopics/tncode/">http://www.lexisnexis.com/hottopics/tncode/</a>
Texas	4 years	16.004	<a href="http://www.statutes.legis.state.tx.us/Docs/CP/htm/CP.16.htm#16.004">http://www.statutes.legis.state.tx.us/Docs/CP/htm/CP.16.htm#16.004</a>
Utah	4 years	78-12-25	<a href="http://www.statutes.legis.state.tx.us/Docs/CP/htm/CP.16.htm#16.004">http://www.statutes.legis.state.tx.us/Docs/CP/htm/CP.16.htm#16.004</a>
Vermont	6 years	9A-3-118	<a href="http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=09A&amp;Chapter=003&amp;Section=00118">http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=09A&amp;Chapter=003&amp;Section=00118</a>
Virginia	3 years	8.01-246	<a href="http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+8.01-246">http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+8.01-246</a>
Washington	6 years	4.16.040	<a href="http://apps.leg.wa.gov/RCW/default.aspx?cite=4.16.040">http://apps.leg.wa.gov/RCW/default.aspx?cite=4.16.040</a>
West Virginia	10 years	55-2-6	<a href="http://www.legis.state.wv.us/WVCODE/code.cfm?chap=55&amp;art=2#1">http://www.legis.state.wv.us/WVCODE/code.cfm?chap=55&amp;art=2#1</a>
Wisconsin	6 years	893.43	<a href="http://docs.legis.wisconsin.gov/statutes/statutes/893.pdf">http://docs.legis.wisconsin.gov/statutes/statutes/893.pdf</a>
Wyoming	8 years	1-3-105	<a href="http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles">http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles</a>

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