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DEBT

State statutes of limitations for old debts

By Lucy Lazarony • Bankrate.com

Once a debt passes beyond the statute of limitation in your state, a debt collector no longer has the right to sue you for payment. You may still have a moral obligation to pay back an old, forgotten debt, but you can't be sued over it.

Any debt collector who threatens to sue you over a debt that is beyond the statute of limitation in your state is in violation of the Fair Debt Collection Practices Act.

The chart below offers a state-by-state roundup of statutes of limitations for delinquent debt. Credit cards are considered open accounts. For the best rates on credit cards, see our search engine. If you're being hassled about an old debt, the chart below is a great starting point and was accurate as of the date it was published here.

If you need legal assistance with a delinquent debt, visit the website of the National Association of Consumer Advocates and search for an attorney with expertise in debt collection in your area.

Statutes of limitations for each state (in number of years)				
State	Written contracts	Oral contracts	Promissory notes	Open-ended accounts (including credit cards)
Alabama	3	6	6	3
Alaska	3	6	3	3
Arizona	6	3	5	3
Arkansas	5	3	3	5
California	4	2	4	4
Colorado	6	6	6	6
Connecticut	6	3	6	6
Delaware	3	3	3	3
D.C.	3	3	3	3
Florida	5	4	5	4
Georgia	6	4	6	4 or 6**
Hawaii	6	6	6	6
Idaho	5	4	5	5

Illinois	10	5	10	5 or 10***
Indiana	10	6	10	6
Iowa	10	5	5	10
Kansas	3	3	3	3
Kentucky	15	5	15	5 or 15****
Louisiana	3	10	10	3
Maine	6	6	6	6
Maryland	3	3	6	3
Massachusetts	6	6	6	6
Michigan	6	6	6	6
Minnesota	6	6	6	6
Mississippi	3	3	3	3
Missouri	5	5	5	5
Montana	8	5	8	8
Nebraska	4	4	4	4
Nevada	4	4	4	4
New Hampshire	3	3	3	3
New Jersey	6	6	6	6
New Mexico	4	4	4	4
New York	6	6	6	6
North Carolina	3	3	5	3
North Dakota	6	6	6	6
Ohio	6	6	6	6
Oklahoma	5	3	5	3 or 5****
Oregon	6	6	6	6
Pennsylvania	4	4	4	4
Rhode Island	10	10	10	10
South Carolina	10	10	3	3
South Dakota	6	3	6	6
Tennessee	6	6	6	6
Texas	4	4	4	4

Utah	6	4	6	4
Vermont	5	3	6	3
Virginia	6	6	5	6
Washington	6	3	6	6
West Virginia	10	10	10	10
Wisconsin	6	6	10	6
Wyoming	10	8	10	8

** Georgia Court of Appeals came out with a decision on January 24, 2008 in Hill v. American Express that in Georgia the statute of limitations on a credit card is six years after the amount becomes due and payable.

*** An Illinois appeals court ruled on May 20, 2009, that the statute of limitations on a credit card debt without a written contract was 5 years.

**** State law doesn't specify the limitations on open accounts.

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<http://www.bankrate.com/finance/credit-cards/state-statutes-of-limitations-for-old-debts-1.aspx>