

Comparison of Statutes of Limitation

Statutes of limitations that may apply to collection on contracts. Different states interpret “written” and “unwritten” differently; some states may view some credit card accounts as unwritten.

		Written Contracts	Non-written Contracts
1	Two years		California
9 -W 16-N	Three years	Alaska Delaware D.C. Maryland Louisiana(open a/c) Mississippi New Hampshire North Carolina South Carolina	Alabama Alaska Arizona Arkansas Connecticut Delaware D.C. Kansas Maryland Mississippi New Hampshire North Carolina Oklahoma South Carolina Virginia Washington
3 -W 9-N	Four years	California Pennsylvania Texas	Florida Georgia Idaho Nebraska Nevada New Mexico Pennsylvania Texas Utah
7-W 6-N	Five years	Arkansas Florida Idaho Kansas Nebraska Oklahoma Virginia	Illinois Iowa Kentucky Missouri Montana West Virginia (other than signed)
23- 16-N	Six years	Alabama Arizona Colorado Connecticut Georgia Hawaii Indiana Maine Massachusetts Michigan Minnesota Nevada New Jersey New Mexico New York North Dakota Oregon South Dakota Tennessee Utah Vermont Washington Wisconsin	Colorado Hawaii Indiana Maine Massachusetts Michigan Minnesota New Jersey New York North Dakota Ohio Oregon South Dakota Tennessee Vermont Wisconsin
2-W 1-N	Eight years	Montana Ohio	Wyoming
7-W 2-N	Ten years	Illinois Iowa Louisiana Missouri Rhode Island West Virginia(signed) Wyoming	Louisiana Rhode Island
1	Fifteen years	Kentucky	