# 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 |
| Pennyslvania | 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.*