



Roy Cooper, Governor  
*State of North Carolina*

GOVERNOR ROY COOPER OBJECTIONS AND VETO MESSAGE:

***Senate Bill 331, "AN ACT TO AMEND THE NORTH CAROLINA CONSUMER FINANCE ACT."***

At a time when the cost of living is rising, North Carolina consumers cannot afford to be hit with higher fees and interest rates on loans.

Therefore, I veto the bill.

A handwritten signature in black ink that reads "Roy Cooper".

Roy Cooper  
Governor

The bill, having been vetoed, is returned to the Clerk of the North Carolina Senate on this the 19 day of June 2023, at 2:40 pm for reconsideration by that body.

RECEIVED FROM GOVERNOR

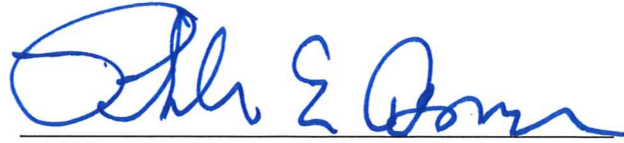
Date June 19, 2023

Time 2:40 p.m.

Signed Sarah Holland

**SECTION 3.** This act becomes effective October 1, 2023, and applies to contracts entered into, modified, or renewed on or after that date.

In the General Assembly read three times and ratified this the 8<sup>th</sup> day of June, 2023.



Phil Berger  
President Pro Tempore of the Senate

**VETO**  
*Roy Cooper*



Tim Moore  
Speaker of the House of Representatives

Roy Cooper  
Governor

Approved \_\_\_\_\_ .m. this \_\_\_\_\_ day of \_\_\_\_\_, 2023

RECEIVED FROM GOVERNOR  
Date June 19, 2023  
Time 2:40 p.m.  
Signed Sarah Holland