

Indiana

- **Contract (written, for payment of money)** - 6 years, Ind. Code Ann § 34-11-2-9.
- **Contract (oral)** - 6 years, Ind. Code Ann § 34-11-2-7.
- **Sale of goods** - 4 years, Ind. Code Ann § 26-1-2-725.

Cases Interpreting Statute of Limitations

Indiana § 34-11-2-7(1) applies to the collection of credit card debt. *Smither v. Asset Acceptance, LLC*, 919 N.E.2d 1153, 1158 (Ind. Ct. App. 2010).

Borrowing Statute

None.

Cases Interpreting Choice of Law Provisions in Credit Card Agreements

Choice of law provisions only import substantive law and the Indiana statutes of limitation still govern procedure, unless the parties expressly agree to provide the limitations period of another state. *Smither v. Asset Acceptance, LLC*, 919 N.E.2d 1153, 1157-1158 (Ind. Ct. App. 2010).

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