

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

 (Name and Address of Bank) ("Bank")

Date: _____
 Notice to: _____
 Account Number: _____

Why am I receiving this notice?

On _____, the Bank named above received a
(date garnishment order served)
 garnishment order from a court to _____ funds in your account. The
 amount of the garnishment order was for \$ _____. We are
 sending you this notice to let you know what we have done in response
 to the garnishment order.

What is garnishment?

Garnishment is a legal process that allows a creditor to remove
 funds from your bank account to satisfy a debt that you have not paid.
 In other words, if you owe money to a person or company, they can
 obtain a court order directing your bank to take money out of your
 account to pay off your debt. If this happens, you cannot use that
 money in your account.

What has happened to my account?

On _____, we researched your account and
(date of account review)
 identified one or more Federal benefit payments deposited in the last 2
 months. In most cases, Federal benefit payments are protected from
 garnishment. As required by Federal regulations, therefore, we have
 established a "protected amount" of funds that will remain available to
 you and that will not be _____ your account in response to the
 garnishment order.

If this box is checked, your account contained additional money
 that may not be protected from garnishment. As required by law, we
 have _____ these funds in the amount of \$ _____
 and may have to turn these funds over to your creditor as directed by
 the garnishment order.

The chart below summarizes this information about your account(s):

ACCOUNT SUMMARY AS OF _____
(date of account review)

Account number	Amount in account	Amount protected	Amount subject to garnishment (now _____)	Garnishment fee charged

Please note that these amount(s) may be affected by deposits or
 withdrawals after the protected amount was calculated on _____
(date of account review)

Do I need to do anything to access my protected funds?

You may use the "protected amount" of money in your account as
 you normally would. *There is nothing else that you need to do to make
 sure that the "protected amount" is safe.*

Who garnished my account?

The creditor who obtained a garnishment order against you is

(Name of creditor)

What types of Federal benefit payments are protected from garnishment?

In most cases, you have protections from garnishment if the funds in
 your account include one or more of the following Federal benefit
 payments:

- Social Security benefits
- Supplemental Security Income benefits
- Veterans benefits
- Railroad retirement benefits
- Railroad Unemployment Insurance benefits
- Civil Service Retirement System benefits
- Federal Employees Retirement System benefits

If this box is checked, funds have been _____ and the following
 provides additional information.

*What should I do if I think that additional funds in my account are from
 Federal benefit payments?*

If you believe that additional funds in your account(s) are from
 Federal benefit payments and should not have been _____, there
 are several things you can do.

1. If this box is checked, you may fill out a garnishment exemption
 form and submit it to the court.

2. You may contact the creditor that garnished your account and
 explain that additional funds are from Federal benefit payments and
 should be released back to you. The creditor may be contacted at
 _____.

3. You may also consult an attorney (lawyer) to help you prove to the
 creditor who garnished your account that additional funds are from
 Federal benefit payments and cannot be taken. If you cannot afford an
 attorney, you can seek assistance from a free attorney or a legal aid
 society.

How to contact _____
(Name of Bank)

This notice contains all the information that we have about the
 garnishment order. However, if you have a question about your account,
 you may contact us at _____.