

[Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

RE: Notice of Garnishment and Exempt Funds

Dear [Recipient Name],

We are writing to notify you that we have received a garnishment order/attachment for your account [Account Number ending in XXXX] from [Name of Court/Creditor] regarding case number [Case Number].

Upon review of your account, we have identified that a portion or all of the funds in your account are **exempt** from garnishment under federal or state law. These protected funds include, but are not limited to:

- Social Security benefits
- Supplemental Security Income (SSI)
- Veterans benefits
- Federal Railroad retirement, unemployment, or sickness benefits
- Civil Service Retirement System or Federal Employees Retirement System benefits

Action Taken:

Pursuant to federal regulations (31 CFR Part 212), we have calculated the "protected amount" based on qualifying federal benefit payments deposited into your account within the last two months. This protected amount of \$[Dollar Amount] remains available for your use and has not been frozen.

Remaining Balance:

Any funds in your account exceeding the protected amount, totaling \$[Amount Frozen], have been frozen in accordance with the legal order. You may have the right to claim further exemptions on these remaining funds by filing the necessary paperwork with the court listed above.

If you have questions regarding the legal basis of this garnishment, please contact the creditor or their attorney: [Creditor Attorney Name/Phone]. For questions regarding your account status, please contact us at [Bank Phone Number].

Sincerely,

[Sender Name/Department]

[Financial Institution Name]