

[Date]

[Account Holder Name]

[Address Line 1]

[Address Line 2]

RE: Notice of Freeze on Account Number: [Last 4 Digits of Account Number]

Dear [Account Holder Name],

This letter is in response to your inquiry regarding the temporary freeze on your account. Please be advised that [Bank Name] has received a legal order (Garnishment/Levy) issued by [Name of Court or Taxing Authority] in the case of [Judgment Creditor Name] vs. [Your Name/Case Number].

Action Taken:

Pursuant to the legal order, we have placed a hold on funds in the amount of \$[Amount] as of [Date of Freeze]. These funds are currently unavailable for withdrawal, checks, or electronic transfers.

Exempt Funds:

We have performed a review of your account for federally protected funds (such as Social Security, SSI, or VA benefits). [Select one: No protected funds were identified / Protected funds in the amount of \$ _____ have been excluded from this freeze].

Next Steps:

1. You may contact the Creditor's attorney directly to discuss the debt: [Attorney Name/Phone Number].
2. You have the right to challenge this garnishment in court by filing a claim of exemption.
3. If we do not receive a court order to release the funds or a settlement agreement by [Date], the held funds will be remitted to the [Court/Agency] as required by law.

A garnishment processing fee of \$[Amount] has been debited from your account as per your account agreement.

Sincerely,

[Bank Representative Name]

[Department Name]

[Bank Name]