

[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

RE: Notice Regarding Garnishment Order and Protected Funds

Dear [Customer Name],

We are writing in response to your inquiry regarding the garnishment order received by [Bank Name] for your account number ending in [Last 4 Digits of Account].

In accordance with federal regulations (31 CFR Part 212), we have performed an account review to identify any "protected" federal benefit payments deposited into your account during the look-back period. These benefits include, but are not limited to, Social Security, Supplemental Security Income (SSI), VA Benefits, and Civil Service Retirement benefits.

Review Summary:

- **Total Protected Amount:** \$[Amount]
- **Amount Subject to Garnishment:** \$[Amount]
- **Current Account Balance:** \$[Amount]

Under federal law, the "Total Protected Amount" listed above is exempt from garnishment and remains available for your use. Any funds in your account exceeding this protected amount have been frozen in compliance with the legal order received from [Name of Court/Creditor].

If you believe additional funds in your account are exempt from garnishment under state or federal law (such as private pensions or public assistance), you must file a claim of exemption directly with the court listed in the garnishment notice. We recommend consulting with legal counsel or a local legal aid office if you have questions about your rights.

If you have any questions regarding this specific account review, please contact our Garnishment Department at [Phone Number] during business hours.

Sincerely,

[Name/Department]
[Bank Name]