

**Date:** [Date]

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

**RE: Notice of Frozen Funds and Exempt Assets**

Dear [Customer Name],

This letter is to inform you that [Bank Name] has received a garnishment order/legal summons against your account(s) numbered: [Last 4 Digits of Account Number(s)].

In accordance with federal and state law, we have conducted a review of your account to identify "exempt funds." Exempt funds are certain types of government benefits that are protected from garnishment. Our records indicate that your account contains funds from the following source(s):

- [Type of Benefit, e.g., Social Security, VA Benefits, SSI]

**Action Taken:**

We have protected a total of \$[Amount] in your account. This amount represents the sum of exempt federal benefits deposited into your account during the past two months. You will continue to have full access to these protected funds.

**Non-Exempt Funds:**

Any funds in your account exceeding the protected amount, totaling \$[Amount], have been frozen in compliance with the legal order. These funds will remain frozen until we receive further instructions from the court or the garnishor.

**Your Rights:**

You may have the right to claim additional exemptions under state or federal law. We recommend that you consult with an attorney or contact the clerk of the court listed in the attached legal documents to discuss your options for contesting this garnishment.

If you have any questions regarding your account status, please contact our Legal Processing Department at [Phone Number].

Sincerely,

[Name of Bank Representative]  
[Title]  
[Bank Name]