

[Bank Name]
[Bank Address]
[City, State, Zip Code]
[Date]

[Recipient Name (Joint Account Holder)]
[Recipient Address]
[City, State, Zip Code]

RE: Notice of Garnishment on Joint Account

Dear [Recipient Name],

This letter is to formally notify you that [Bank Name] has received a legal order (writ of garnishment) to freeze or remove funds from the following account which you hold jointly with [Primary Debtor's Name]:

Account Number ending in: [Last 4 Digits of Account Number]
Case Number: [Court Case Number]
Garnishment Amount: \$[Amount]

As a joint account holder, your access to the funds in this account may be restricted or limited in accordance with state and federal laws. We are required by law to comply with this court order.

If you believe that any of the funds in this account are exempt from garnishment (for example, Social Security benefits, disability payments, or personal funds not belonging to the debtor), you must contact the issuing court or seek legal counsel immediately to file a claim of exemption.

The bank cannot provide legal advice regarding this matter. Please contact the judgment creditor or the court listed below for more information regarding the legal basis of this action:

Creditor Name: [Creditor Name]
Creditor Attorney/Contact: [Contact Info]
Issuing Court: [Court Name]

Sincerely,

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