

State of Minnesota

District Court

County of: _____

Court File Number: _____

Judicial District: _____

Case Type: _____

Creditor's full name

vs.

Debtor's full name

and

Third Party (Bank, Employer, or other)

Exemption Notice for Prejudgment Garnishment (JGM807)

Minn. Stat. § 571.72, subd. 10

Important Notice: A *Garnishment Summons* may be served on your employer, bank, or other third parties. This can happen without any further court proceeding or notice to you. See the attached *Notice of Intent to Garnish* for more information.

Some of your money in your account may be protected (the legal word is exempt) from garnishment.

A. Earnings (Wages)

All or **some** of my money is protected because I get it from one or more of the following places: (Check all that apply)

☐ **Some** of my wages are protected because they were only deposited in my account in the last 20 days.

For wages that were deposited in your account within the last 20 days, the amount protected is whichever is more:

- 75% or more of your wages (after taxes are taken out), or
- The current minimum wage times 40 per week. You can find the current minimum wage online at www.dli.mn.gov/minwage.

All of my wages are protected because:

- ☐ I get government benefits (a list of government benefits is on the next page)
- ☐ I am getting other assistance based on need

- ☐ I have gotten government benefits in the last 6 months
- ☐ I was in jail or prison in the last 6 months

If you check one of these 4 boxes, your wages are only protected for 60 days after they are deposited in your account. You **MUST send the creditor copies of bank statements** that show what was in your account **for the 60 days right before the bank froze your money.**

Government Benefits

Government benefits can include many things. For example:

- ☐ **MFIP** – Minnesota Family Investment Program
- ☐ **DWP** - MFIP Diversionary Work Program
- ☐ **SNAP** – Supplemental Nutrition Assistance Program
- ☐ **GA** – General Assistance
- ☐ **EGA** – Emergency General Assistance
- ☐ **MSA** – Minnesota Supplemental Aid
- ☐ **MSA- EA** – MSA Emergency Assistance
- ☐ **EA** – Emergency Assistance
- ☐ **Energy or Fuel Assistance**
- ☐ **Work Participation Cash Benefit**
- ☐ **MA** – Medical Assistance
- ☐ **MinnesotaCare**
- ☐ **Medicare Part B** - Premium Payments help
- ☐ **Medicare Part D** - Extra
- ☐ **SSI** – Supplemental Security Income
- ☐ **Tax Credits** – federal Earned Income Tax Credit (EITC), MN Working family credit
- ☐ **Renter's Refund** (also called Renter's Property Tax Credit)

List the case number and county for every box you checked:

Case Number: _____ County: _____

Case Number: _____ County: _____

Case Number: _____ County: _____

Government benefits also include:

- ☐ Social Security benefits
- ☐ Unemployment benefits
- ☐ Workers' compensation
- ☐ Veterans' benefits

If you get any of these government benefits, include copies of any documents that show you get them.

- ☐ I get other assistance based on need that is not on the list. It comes from:

Make sure you include copies of any documents that show this.

B. Other Protected Funds

The money from these things are also completely protected after they are deposited in my account.

- ☐ Child Support
- ☐ A retirement, disability, or accident pension or annuity
- ☐ Earnings of my child who is under 18 years of age
- ☐ Payments to me from a life insurance policy
- ☐ Money paid to me from a claim for damage or destruction of property. Property includes household goods, farm tools or machinery, tools for my job, business equipment, a mobile home, a car, a musical instrument, a pew or burial lot, clothes, furniture, or appliances.
- ☐ Death benefits paid to me

You can claim these exemptions when you get a notice. You will get the notice at least 10 days **before** a wage garnishment. But, if the creditor garnishes your bank account, you won't get the notice until **after** the account has been frozen. If you believe the money in your bank account or your wages are exempt, contact the person below right away. Tell them why you think your account or wages are exempt to see if you can avoid garnishment.

Date: _____

Creditor's Name: _____
(or creditor's lawyer's name)

Street Address: _____

City, State, Zip: _____

Phone: _____ Fax: _____

Email: _____