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**To:** Kester, Tonykester@aging.sc.gov  
**Date:** 5/19/2015 10:47:02 AM  
**Subject:** Older consumers can tell debt collectors: “My benefits are protected from garnishment.”

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Good morning,

Did you know that Social Security and VA benefits are generally protected from garnishment to pay a debt to a private person or company? Most debt collectors can't garnish money in your bank account to pay a debt.

You can download our fact sheet from the Consumer Advisory:

<http://www.consumerfinance.gov/blog/consumer-advisory-your-benefits-are-protected-from-garnishment/>

Here's how the federal protection works:

- Banks must automatically check your account history to see if Social Security or VA benefits were direct-deposited to your account in the last 2 months.
- If so, your bank must protect 2 months' worth of benefits in your account and let you use that money.
- If your account has more than 2 months' worth of benefits, your bank can freeze the extra money.

Consumers can also use our [new sample letter](#) to tell a debt collector that their Social Security or VA benefits are protected from garnishment.

Please share these tools with the older consumers you know!

Thank you,

Nora Dowd Eisenhower  
Office for Older Americans  
Consumer Financial Protection Bureau

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## About the CFPB

The CFPB is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

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