

ULC DRAFTING MEETING -
WAGE GARNISHMENTS
EMPLOYER ADMINISTRATIVE FEES

STATE NAME	CHILD SUPPORT	CREDITOR GARNISHMENT	OTHER GARNISHMENTS
ALABAMA	\$2 /MO, \$1 /PP		
ALASKA	\$5 /PP		\$5 / ORDER (STUDENT LOAN)
ARIZONA	\$4 /MO, \$2 /PP	\$5 /PP	
ARKANSAS	\$2.50 /PP	\$2.50 /PP	
CALIFORNIA	\$1.50 /PP	\$1.50 /PP	\$1.50 /PP (TAX LEVY)
COLORADO	\$5 /MO, \$2.50 /PP		
CONNECTICUT			
DELAWARE			
DIST OF COLUMBIA	\$2 /PP	\$2 /PP	
FLORIDA	\$5 FIRST DED, \$2 THEREAFTER	\$5 FIRST DED, \$2 THEREAFTER	
GEORGIA	\$25 FIRST DED, \$3 THEREAFTER	> \$50 OR 10%, MAX \$100/CASE	> \$50 OR 10% (TAX LEVY)
GUAM			
HAWAII	\$2 /PP		
IDAHO	\$5 /PP		
ILLINOIS	\$5 /MO, \$2.50 /PP	> \$12 OR 2% /PP	
INDIANA	\$2 /PP	> \$12 OR 1.5% /PP	> \$12 OR 3% /PP (TAX LEVY)
IOWA	\$2 /PP		\$25 ONE-TIME (TAX LEVY)
KANSAS	\$10 /MO, \$5 /PP	\$20 /MO, \$10 /PP	PER ORDER (TAX LEVY)
KENTUCKY	\$1 /PP		
LOUISIANA	\$5 /PP	\$3 /PP	
MAINE	\$2 /PP	\$1 /PP	
MARYLAND	\$2 /PP		
MASSACHUSETTS	\$1 /PP		
MICHIGAN	\$2 /MO, \$1 /PP	\$35 ONE-TIME BY CREDITOR	
MINNESOTA	\$1 /PP	\$15 ONE-TIME BY CREDITOR	
MISSISSIPPI	\$2 /PP		
MISSOURI	\$6 /MO, \$3 /PP	> \$8 OR 2% /PP	
MONTANA	\$5 /MO, \$2.50 /PP		
NEBRASKA	\$2.50 /MO, \$1.25 /PP		
NEVADA	\$3 /PP	\$5 ONE-TIME BY CREDITOR, \$3 /PP	
NEW HAMPSHIRE	\$1 /PP		
NEW JERSEY	\$1 /PP	5% /PP	
NEW MEXICO	\$1 /PP	AMOUNT AWARDED BY COURT	
NEW YORK			
NORTH CAROLINA	\$2 /PP		\$1 /PP (PUBLIC HOSPITAL)
NORTH DAKOTA	\$3 /MO, \$1.50 /PP	\$25 ONE-TIME BY CREDITOR	
OHIO	> 1% OR \$2 /PP	\$3 /PP	
OKLAHOMA	\$10 /MO, \$5 /PP	\$10 ONE-TIME	
OREGON	\$5 /MO, \$2.50 /PP	\$1/WK AFTER GARN PAID OFF	\$2 /PP (TAX LEVY)
PENNSYLVANIA	2% /PP	\$5 FROM LANDLORD AMOUNT	2% /PP (TAX LEVY)
PUERTO RICO	\$1 /PP		
RHODE ISLAND	\$2 /PP	\$5 EACH GARN SERVED	
SOUTH CAROLINA	\$3 /PP		
SOUTH DAKOTA	\$3 /MO, \$1.50 /PP	\$15 ONE-TIME BY CREDITOR	
TENNESSEE	> 5% OR \$5 /PP	\$5 FOR STATE EMPLOYEE	
TEXAS	\$10 /MO, \$5 /PP		\$10 /MONTH (STUDENT LOAN)
UTAH	\$25 ONE-TIME OVER SEVERAL PP	\$10/\$25 ONE-TIME BY CREDITOR	
VERMONT	\$5 /MO, \$2.50 /PP	\$10/\$50 ONE-TIME BY CREDITOR	
VIRGIN ISLANDS			
VIRGINIA	\$5 /PP	\$10 ONE-TIME	
WASHINGTON	\$10 FIRST DED, \$1 THEREAFTER	\$20 1ST/\$10 2ND ANSWER	
WEST VIRGINIA	\$1 /PP		
WISCONSIN	\$3 /PP	\$15 ONE-TIME BY CREDITOR	
WYOMING	\$5 /PP		
TOTALS	49 / 54 (91%)	30 / 54 (56%)	10 / 54 (19%)
RED=ULC MEMBERS	TOTAL NUMBER OF STATES WITH A ONE-TIME GARNISHMENT FEE = 16		
BLUE=ULC OBSERVERS	AVERAGE ONE-TIME GARNISHMENT FEE = \$18.33		
02/19/2016	TOTAL NUMBER OF STATES WITH A PER PAY PERIOD GARNISHMENT FEE = 48		
	AVERAGE PER PAY PERIOD GARNISHMENT FEE = \$2.61		
STATE LAWS AS WELL AS INDUSTRY STANDARD PRACTICE ALLOW BANKS TO CHARGE AN ADMINISTRATIVE FEE FOR ONE-TIME GARNISHMENT ODSRS. USUALLY IN A RANGE FROM \$75 TO \$150 PER GARNISHMENT ORDER.			

ULC DRAFTING MEETING -
WAGE GARNISHMENTS
GARNISHMENT TYPES/PROCESSING REQUIREMENTS

GARNISHMENT PROCESSING REQUIREMENTS					
GARNISHMENT TYPE	INITIAL ANSWER REQUIRED	EARNINGS DETAIL REQUIRED BY PP	ORDER DURATION	SUBJECT TO FREQUENT UPDATES	PAYMENT REQUIREMENTS
CHILD SUPPORT	NO	NO	CONTINUOUS UNTIL RELEASED	YES	EACH PAY PERIOD CENTRALIZED TO SDU
CREDITOR GARNISHMENT (WRIT OF GARNISHMENT)	YES	YES	CONTINUOUS UNTIL RELEASED OR SATISFIED IN 29 STATES + DC, FIXED EXPIRATION DATE IN 20 STATES (NA IN 2 STATES - SC & TX)	NO	EACH PAY PERIOD NOT CENTRALIZED TO COURT OR CREDITOR
ADMINISTRATIVE WAGE GARNISHMENT (AWG)	YES	NO	CONTINUOUS UNTIL RELEASED OR SATISFIED	NO	EACH PAY PERIOD CENTRALIZED TO ISSUING AGENCY
FEDERAL TAX LEVY	YES	NO	CONTINUOUS UNTIL RELEASED OR SATISFIED	NO	EACH PAY PERIOD CENTRALIZED TO IRS
STATE/LOCAL TAX LEVY	NO	NO	CONTINUOUS UNTIL RELEASED OR SATISFIED	NO	EACH PAY PERIOD CENTRALIZED TO STATE DOR
BANKRUPTCY	NO	NO	CONTINUOUS UNTIL RELEASED	NO	EACH PAY PERIOD CENTRALIZED TO TRUSTEE
THE CURRENT AVERAGE ONE-TIME GARNISHMENT FEE OF \$18.33 IS LESS THAN 0.45% (0.43%) OF THE CURRENT AVERAGE CREDITOR GARNISHMENT ORDER OF \$4,220.00.					
THE CURRENT AVERAGE PER PAY PERIOD FEE OF \$2.61 IS LESS THAN 1.25% (1.24%) OF THE CURRENT AVERAGE CREDITOR GARNISHMENT BIWEEKLY PAY PERIOD DEDUCTION AMOUNT OF \$210.00.					
IT WILL TAKE APPROXIMATELY 20 BIWEEKLY PAY PERIODS TO SATISFY THE CURRENT AVERAGE GARNISHMENT ORDER (\$4,220.00 / \$210.00). THE TOTAL PER PAY PERIOD GARNISHMENT FEE WILL BE \$52.20.					
THE TOTAL EMPLOYER GARNISHMENT FEE (ONE-TIME AND PER PAY PERIOD) WOULD BE \$70.53 (\$18.33 + 52.20). THIS CALCULATES TO LESS THAN 1.70% (1.67%) OF THE TOTAL AVERAGE GARNISHMENT ORDER OF \$4,220.00.					
02/19/2016					