



March 11, 2021

The Honorable Nancy Pelosi  
Speaker of the House  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Mitch McConnell  
Minority Leader  
United States Senate  
Washington, DC 20510

The Honorable Chuck Schumer  
Majority Leader  
United States Senate  
Washington, DC 20510

The Honorable Kevin McCarthy  
Minority Leader  
U.S. House of Representatives  
Washington, DC 20515

Dear Speaker Pelosi, Majority Leader Schumer, Minority Leader McCarthy and Minority Leader McConnell:

On behalf of the National Creditors Bar Association (“NCBA”), representing more than 400 law firms and over 2500 attorneys practicing creditors rights law, we continue to support, as we have throughout the pandemic, that stimulus funds provided by the American Rescue Plan Act of 2021 should be exempt from garnishment.

Consumers are faced with many challenges as they deal with the unprecedented coronavirus pandemic and the resulting state of emergency. NCBA believes that the stimulus funds should be treated similarly to other government payments that are exempt from garnishment (e.g., social security, disability, and veterans’ benefits). NCBA encourages Congress to pass legislation that would allow banks to preclude these much-needed stimulus payments from any form of garnishment.

NCBA continues to encourage its members to lead in identifying, offering, and utilizing existing hardship policies and extending hardship accommodations, including the cessation of garnishments, to any consumer who is adversely affected by the current health crisis.



NCBA continues to take the current COVID-19 pandemic and the ensuing financial hardships seriously and is grateful for the initiatives you, the Administration, and Congress have implemented to protect consumers and the economy.

Please do not hesitate to contact us with any questions or comments you may have regarding this important issue.

Sincerely,

A handwritten signature in black ink, appearing to read "Liz Terry", written in a cursive style.

Liz Terry

Executive Director