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0287428
LINDA J. LAHIC
VD. CHARLES E. G.

ADVISEMENT OF RIGHTS

Re: Garnishment

- I. You have the right to present any evidence to the court as to why an earnings garnishment, effective immediately, should not be issued pursuant to Section 52-362 of the Conn. General Statutes as amended.
- II. Earnings are defined by the above statute as including any debt due you for personal services, whether wages, salary, commission, bonus or otherwise and includes unemployment compensation.
- III. EXEMPTIONS: If your earnings are subject to a garnishment, a portion of your earnings may be exempt from garnishment.


Only disposable earnings are subject to garnishment. Disposable earnings means "that part of the earnings of an individual remaining after deduction from those earnings of amounts required to be withheld for the payment of federal income and employment taxes, normal retirement contributions, union dues and initiation fees, and group life and health insurance premiums."

The garnishment may not exceed the maximum amount permitted under Section 1673 of Title 15 of the United States Code. If you are supporting a spouse or dependent child other than the spouse or child with respect to whose support the order is issued, the maximum amount of your disposable earnings that may be garnished is 50% of such earnings, unless you are twelve weeks or more in arrears in which case the maximum is 55% of such earnings. If you are not supporting a spouse or dependent child other than the spouse or child with respect to whose support the order is issued, the maximum amount of your disposable earnings that may be garnished is 60% of such earnings unless you are twelve weeks or more in arrears in which case the maximum is 65%.

In no event, however, under state law, may you be left with less than \$100.00 of disposable earnings.

- IV. You have the right to claim the exemptions listed above or any other applicable state or federal exemptions with respect to an earning garnishment.
- V. The computation of the amount of the garnishment will be done by your employer or the State Labor Department based on information supplied by the court. If you believe that an incorrect amount of your earnings is being garnished due to incorrect information being supplied to your employer or the State Labor Department and you would like the garnishment modified, you must request a court hearing.

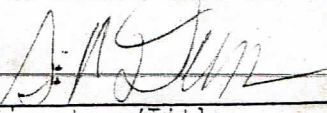
This is to certify that this document was read to me or read by me in a language that I understand. A copy of this statement has been given to me.



Signature

6/30/14 19____
Date

This is to attest that the above document was signed in my presence.



Signature/Title

6/30/14 19____
Date

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