

U.S. DEPARTMENT OF LABOR
WAGE AND HOUR AND PUBLIC CONTRACTS DIVISIONS
WASHINGTON, D.C. 20210

MWHS

Consumer Credit Protection Act

2577

(9/5/70)

This is in further reference to your letter of January 2, 1970 requesting that consideration be given to the feasibility of granting partial exemptions where a State garnishment law allows the individual to retain a larger share of earnings than that provided for by section 303(a) of the Federal wage garnishment law.

We wish to indicate in this regard that section 307(1) of the Federal law provides that Title III of the subject act does not annul, alter, or affect, or exempt any person from complying with the laws of any State prohibiting garnishments or providing for more limited garnishments than are allowed under Title III. Section 307(1) operates independently of section 305 in that it continues in effect those provisions of State law which place a greater restriction on garnishments than do the like provisions of the Federal law.

Sincerely,

Robert D. Moran
Administrator

2 Enclosures