

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

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JUN 25 1970

CCPA

This is in reply to your letter of June 11, 1970, concerning the application of Title III of the Consumer Credit Protection Act.

The restrictions on garnishment provided by Title III are considered applicable to any amount required to be withheld on or after July 1, 1970. This is true without regard to whether the salary was earned before July 1 or whether the garnishment proceedings were initiated before that date.

It should also be noted that this law 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. Any provision of a State law that subjects less of an individual's earnings to garnishment than does the Federal law will prevail over the provisions of the Federal law.

Sincerely,

Robert D. Moran  
Administrator

2 Enclosures