

Your SS, SSI, Welfare, Pension and Other Funds May Be Protected from Your Creditor's Reach

If you owe money and your creditor went to court and got a judgment against you, the creditor may try to get paid from funds you have in a bank account.

If that money is from one of the benefit programs listed below, your creditor may not be able to "attach" or take money out of your account. That is because such funds are exempt from attachment.

If the money in your account is from the following, it is exempt from attachment:

- ◆ Social Security or railroad retirement benefits
- ◆ SSI
- ◆ Veterans benefits
- ◆ Ohio Works First cash assistance
- ◆ Unemployment compensation
- ◆ Black lung benefits
- ◆ Federal retirement benefits
- ◆ Annuities for dependents of deceased military personnel
- ◆ Proceeds of an insurance policy, including group and life insurance
- ◆ Handicapped person's living maintenance payments
- ◆ Disability assistance

If the money in your account is from the following places, **part of it** may be exempt

- ◆ Alimony and child support
- ◆ Ohio payments to its retired employees and school employees
- ◆ Other pensions and annuities
- ◆ Proceeds of sickness and accident insurance policies
- ◆ Wages

State and Federal law protects your benefit money, but you get the protection only if you get immediate legal help. You must immediately respond to the court's notice and send back the card requesting a hearing.

If you receive a notice from a court that your account is being attached, if the money in your account is from any of the above-named sources and if you are a low-income person, immediately contact:

- ◆ **In Cuyahoga County** — The Legal Aid Society of Cleveland at 216-687-1900 or 216-961-6630.
- ◆ **In Ashtabula County** — Ashtabula County Legal Aid at 440-576-8120 or toll free 866-873-9665
- ◆ **In Lake or Geauga Counties** — Lake-Geauga Legal Aid at 440-352-6200 or toll free 888-808-2800.
- ◆ **In Lorain County** — The Legal Aid Society of Lorain County at 440-323-8240 or toll free 800-444-7348

Before you contact Legal Aid, fill in and mail back the card to request a hearing.