What money can be protected?

Under Connecticut law, some of the money in your bank account may be *protected* (or *exempt*) and should not be taken by creditors.

Some of that exempt money will be protected by the bank automatically. The bank will not give it to the creditor, and you may not even know that the creditor has asked for it. The bank will automatically protect:

- The last two months' worth of money from these sources, as long as they were directly deposited into your account:
  - Social Security, SSI, or other similar federal benefits;
  - Veterans' benefits;
  - state welfare benefits (with no limit on the number of months);
  - certain federal stimulus payments (with no limit on the number of months);
  - unemployment compensation;
  - child support (if paid by the Title IV-D system); and
  - the first $1,000 of your wages in the bank.

If you don't have any (or enough) of the above protections, **you can still keep the automatically protected wild card amount of $1,000 if you claim it using the Exemption Claim Form.**

The rest of your exempt money can also be protected, **but only if you take some action to *claim* it.** Here is a partial list:

- any of types of money in the list above that was not directly-deposited or was deposited more than two months ago;
- pensions;
- 75% of your wages above the first $1,000;
- workers' compensation;
- the first $600 of alimony and 75% of the total, whichever is higher;
- health and disability insurance payments, and
- some other amounts, which are listed in Section 4 on the Exemption Claim Form.

Need legal help?

Are you 60 or over?

If yes, free legal assistance is available. If you have a debt collection or other consumer problem, please call:

Consumer Law Project for Elders
1-800-296-1467

If you are under age 60, call:

Statewide Legal Services
1-800-453-3320 or 860-344-0380
www.slsct.org

SLS provides free advice to low-income people who have legal problems in Connecticut.

How to contact your local legal aid office:

New Haven Legal Assistance Association
203-946-4811

Greater Hartford Legal Aid
860-541-5000

Connecticut Legal Services

Bridgeport
203-336-3851

New Britain
860-225-8678

New London
860-447-0323

Stamford
203-348-9216

Waterbury
203-756-8074

Willimantic
860-456-1761

This booklet was produced by Connecticut Legal Services, Greater Hartford Legal Aid, New Haven Legal Assistance Association, and Statewide Legal Services of Connecticut. It is not intended as legal advice. For advice on your situation, call Statewide Legal Services or contact a lawyer.
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Bank Executions



July 2026

Statewide Legal Services
1-800-453-3320

Can money be taken out of my bank account if I owe money?

Yes, but **only** if a creditor sues you in court, wins, and gets a court order against you.

If you don't pay the court order, the creditor can ask the court to be allowed to take money from your bank accounts. This is called a *bank execution*, and it allows your bank to take money from your account to pay back what you owe.

It is important that you sign up for email alerts on any lawsuits you are involved in so you know if a creditor gets a bank execution. You can look up your case at www.CTLaw.help/jud-lookup or www.CTLaw.help/small-claims-lookup (for some older small claims cases).

What happens if the creditor gets a bank execution?

If the creditor gets a bank execution, there is a process that must be followed. First, a marshal will serve the court order on the bank. When that happens, the bank will immediately freeze some or all of the money in your account, up to the total amount that you owe, for 15 days.

Note: There are some types of money that should not be frozen, such as Social Security benefits or child support that is directly deposited into your account.

Next, your bank must send you these forms:

- **Financial Institution Execution Proceedings** (#JD-CV-024): This form is often called a bank execution. It is a copy of the court order allowing a bank to freeze unprotected money in your account.
- **Exemption Claim Form** (#JD-CV-024A): This is a form that you must fill out and return to the bank if you think some of your money is protected and should not be given to the creditor—but you need to act fast.

If you fill out and return the Exemption Claim Form within 15 days, the money will stay in the bank until a court hearing is held and the court says the money should be released back to you. You must sign the form in front of a notary public.

If you do not return the Exemption Claim Form within 15 days, the court will order the bank to give your money to the creditor and to use some of your money to pay a fee to the marshal. The bank may also charge you a fee.

What can I do to help prevent my money from being taken?

- Make sure that you know about any court orders against you. You can look up most cases at www.CTLaw.help/jud-lookup. Sign up for email alerts on any lawsuits you are involved in or get help at a Court Service Center.
- If you are sued, make sure to file an *Appearance* form so the court has your mailing address.
- Make sure that your bank always has your current mailing address. If your bank account is ever frozen, the bank execution court order and the Exemption Claim Form will be sent to the address they have on file for you.
- If you have court orders/judgments, make sure you are paying them unless your income is protected. Remember to keep track of the payments you make. If you can't afford the payments ordered by the court, you can ask the court to lower them. Ask someone at a Court Service Center how to do this.

What can I do if a creditor applies for a bank execution in one of my cases?

- If you have important bills that are due, you may want to pay those bills right away, before the marshal gets to your bank.
- Try to keep your bank balances under $1,000 (the *wild card* protected amount).

What if my money has already been frozen because of a bank execution?

- If you find out that your money in your account has already been frozen, watch your mail for the Exemption Claim Form sent by the bank. As explained above, this form lets you tell the bank that some of your money is protected and should not be frozen. The bank is supposed to mail this form to you with instructions on how to fill it out and send it back. If it doesn't come within two days, ask the bank teller to contact their legal order processing department. Tell them you need an Exemption Claim Form.

- You only have 15 days from the date the bank mails the form to fill it out and return it to the bank. **If you miss this deadline, the money will be taken from your account and given to the creditor.** You may not be able to get any of the money back.
- When you are filling out the Exemption Claim Form, check off the box that says "An amount in the bank not to exceed $1,000" ***and*** any other exemption that you think you qualify for.
- Make a copy of the completed Exemption Claim Form for yourself. Then mail the original to the bank at the address that is on the form. It is best to send this by certified mail so that you can be sure the bank received it.
- The bank will send your completed Exemption Claim Form to the court. If the creditor disagrees that your money is protected, you will get a court hearing date. If the creditor agrees that your money is protected, your money should be unfrozen.
- If a hearing is scheduled, go to the hearing. If you have documents or witnesses that prove why some of your money is protected, make sure you bring the proof or witness with you to the hearing. If you can't afford the payments ordered by the court, see if the creditor is willing to accept lower payments. If so, you can sign an agreement to change the payments. You will need to ask the court to approve the agreement and enter it into the court file.
- If the creditor won't agree to lower the payments, you can file a *Motion for Modification* with the court. Ask someone at a Court Service Center how.

For more info, go to:

CTLaw.Help/bank-executions