

Summary of Collection Laws

Federal Garnishment Exemption

Federal Law exempts from garnishment 75% of disposable earnings per week or an amount equal to 30 times Federal Minimum Hourly Wage, whichever is greater. Some states laws still on the books are listed below, but where federal law provides larger exemption, it supersedes the state law

States having community property laws are denoted with an asterisk (*)

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ALABAMA

INTEREST RATE - Legal:
6% - Judgment 12%

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct: 3 - Written
contract 6 - Domestic
Judgment 20 - Foreign
Judgment 20

BAD CHECK LAWS
(CIVIL PENALTY) - Actual
Bank charges

GENERAL
GARNISHMENT
EXEMPTIONS - 75% of
wages are exempt from
garnishment

COLLECTION AGENCY
BOND & LICENSE - Bond:
No - License: No - Fee: \$25
if the Population is under
20,000 or \$100 if the
Population is over 20,000

ALASKA

INTEREST RATE - Legal:
10.5% - Judgment 10.5% or
contractual

STATUTE OF
LIMITATIONS (IN YEARS)
- Sale of Goods: 4 - Written
Contract 6 - Domestic
Judgment 10 - Foreign
Judgment 10

BAD CHECK LAWS (CIVIL PENALTY) -

Damages in amount equal to
\$100 or triple the amount of
the check whichever is
greater. But no more than
\$1000 over the amount of the
checks

GENERAL
GARNISHMENT
EXEMPTIONS - 75% of
employee's weekly net
income or \$402.50 whichever
is more

COLLECTION AGENCY
BOND & LICENSE - Bond:
\$5000 License: Yes - Fee:
\$100- Application \$200 -
Agency Biennially

* ARIZONA

INTEREST RATE - Legal: 10% -
Judgment 10% or contractual

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct: 3 - Written
Contract 6 in AZ. - 4 outside
AZ. - Domestic Judgment 5-
additional 5 upon request
(indefinitely) - Foreign
Judgment 4

BAD CHECK LAWS
(CIVIL PENALTY) - Twice
the amount of check, costs of
suit, reasonable attorney fees

GENERAL GARNISHMENT

EXEMPTIONS - See federal
law.

COLLECTION AGENCY
BOND & LICENSE - Bond:
\$10,000 minimum (based on
gross income) - License: Yes
- Fee: \$1500 Application Fee
\$600

Annual Fee \$23 per
Officers/Managers

ARKANSAS

INTEREST RATE - Legal:
6% or 5 points above the
Federal discount rate
Judgment 5 points above the
Federal discount rate or 10%
per annum whichever is less

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct: 3 - Written
Contract 5 (partial payment
stops the statute from
running) - Sale of Goods:
(UCC-2) - 4 - Domestic
Judgment 10 - Renewable -
Foreign Judgment 10

BAD CHECK LAWS
(CIVIL PENALTY) - Twice
the amount of check - prior to
double charge - can start out
with \$15 charge per NSF
check after 30 days

GENERAL
GARNISHMENT
EXEMPTIONS - \$500
head of family; \$200
single. Includes personal
property except clothing

COLLECTION AGENCY
BOND & LICENSE -
Bond: \$5000/\$1500
Branch - License: Yes -
Fee: \$125 -\$5 each
employee

*** CALIFORNIA**

INTEREST RATE - Legal:
10% - Judgment 10% (Unless
otherwise contracted)

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct: Reduced to
writing - 4 - Open Acct: No
writing - 2 - Written Contract
4 - Domestic Judgment 10
(renewable at 10) - Foreign
Judgment 10 (commencing
with judgment debtor's
commencement of CA
residence)

BAD CHECK LAWS
(CIVIL PENALTY) -
Amount due, Treble damages
- minimum \$100 maximum
\$1500 per check

GENERAL
GARNISHMENT
EXEMPTIONS - See federal
law. Exemptions for life
necessities

COLLECTION AGENCY
BOND & LICENSE - No
license or bond required

COLORADO

INTEREST RATE - Legal:
8% - Judgment 8% (or higher

if specified in contract or
note)

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct: 6 - Written
Contract 6 (signed
promissory note) - Written
Contract Goods Services: 3 -
Domestic Judgment District
Court 20 (renewable every
20) County Court - 6
(renewable every 6) - Foreign
Judgment 6 in CO

BAD CHECK LAWS
(CIVIL PENALTY) - Treble
Damages & Reasonable Fees

GENERAL
GARNISHMENT
EXEMPTIONS - See federal
law

COLLECTION AGENCY
BOND & LICENSE - Bond:
\$10,000 - 20,000 - License:
Yes - Fee: Determined by
collection agency board

CONNECTICUT

INTEREST RATE - Legal:
8% - Judgment 10%

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct: 6 - Written
Contract 6 - Oral Contract 3 -
Domestic Judgment 20/25 -
Small Claims Judgment
10/15 - Foreign Judgment 20

BAD CHECK LAWS (CIVIL
PENALTY) - Personal liability
of signatory on corporate
claims unless signed in
corporate capacity

GENERAL GARNISHMENT
EXEMPTIONS - 25% you may
garnish disposable earnings
each week, or 40 x federal

minimum hourly wage,
whichever is less

COLLECTION AGENCY BOND &
LICENSE - Bond: \$5000 -
License: Yes - Fee: \$200
Yearly \$50 Investigation

DELAWARE

INTEREST RATE - Legal +
Judgment -Federal Reserve
Discount Rate Plus 5%
Points

STATUTE OF
LIMITATIONS (IN YEARS)
- Sale of Goods: 4 - Open
Acct.: 4 - Written Contract 3
- Domestic Judgment No
provision - Foreign Judgment
No provision

BAD CHECK LAWS
(CIVIL PENALTY) -
Amount due, cost of suit,
protest fees

GENERAL
GARNISHMENT
EXEMPTIONS - 85% of
disposable earnings or
disposable earnings minus
127.50 weekly according to
schedule

COLLECTION AGENCY
BOND & LICENSE - Bond:
No - License: Merc. License -
Fee: \$50 Yearly

DISTRICT of COLUMBIA

INTEREST RATE - Legal:
6% - Judgment 70% of
interest rates on taxes to IRS

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct: 3 - Written
Contract 3 - Domestic
Judgment 20 - Foreign
Judgment Foreign Statute

BAD CHECK LAWS
(CIVIL PENALTY) -
Amount Due - Protest Fees

GENERAL
GARNISHMENT
EXEMPTIONS - See federal
law. D.C. Government
employees are not attachable

COLLECTION AGENCY
BOND & LICENSE - Bond:
No - License: No - Fee: No

FLORIDA

INTEREST RATE - Legal:
10% - Judgment 10% or
contractual

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct: 4 - Written
Contract 5 - Domestic
Judgment 7 Renewable -
Foreign Judgment is not
recorded in-state

BAD CHECK LAWS
(CIVIL PENALTY) - After
30 day demand treble amount
in addition to amount owed,
bank & court costs &
reasonable attorney fees

GENERAL
GARNISHMENT
EXEMPTIONS - See federal
law except 100% head of
household. - Liberal
Homestead Exemption - 1st
\$1,000 of automobile

COLLECTION AGENCY
BOND & LICENSE - Bond:
Yes - \$50,000 (Commercial)
License: Yes - Fee: Yes -
\$200 - Registration / \$50 -
Investigation \$200 - Renewal

GEORGIA

INTEREST RATE - Legal:
7% - Judgment 12% -
Commercial Accounts: 18%

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct: 4 - Written
Contract 6 - Domestic
Judgment 7 - Foreign
Judgment 5

BAD CHECK LAWS
(CIVIL PENALTY) - After
10 day written demand
double damages up to \$500
and service charge or \$20 or
5%, whichever is greater

GENERAL
GARNISHMENT
EXEMPTIONS - See federal
law. City, County & State
employees may be garnished

COLLECTION AGENCY
BOND & LICENSE - Bond:
No - License: No - Fee: No

HAWAII

INTEREST RATE - Legal:
10% - Judgment 10% (no
written contract)

STATUTE OF
LIMITATIONS (IN YEARS)
- Sale of Goods: 4 - Open
Acct: 6 - Written Contract 6 -
Domestic Judgment 10 -
Foreign Judgment 6

BAD CHECK LAWS
(CIVIL PENALTY) -
Damages equal to \$100 or
triple amount of check, not to
exceed \$500

GENERAL
GARNISHMENT
EXEMPTIONS - 95% of 1st
\$100 - 90% of 2nd \$100 -
80% net wages in excess of

\$200 per month or federal
limits whichever is greater

COLLECTION AGENCY
BOND & LICENSE - Bond:
\$25,000/\$15,000 each branch
License: Registration with
"DCCA" - Fee: \$25-
Application - \$80-
Registration \$80 - Renewal -
\$50- Compliance = \$155 for
2 years

*** IDAHO**

INTEREST RATE - Legal:
12% - Judgment 10.875%
plus the base rate

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct: 4 - Oral
Contract 4 - Written Contract
5 - Domestic Judgment 5
renewable - Foreign
Judgment 6 renewable

BAD CHECK LAWS
(CIVIL PENALTY) - Triple
amount of check up to \$500
over the check amount

GENERAL
GARNISHMENT
EXEMPTIONS - See federal
law

COLLECTION AGENCY
BOND & LICENSE - Bond:
Greater of \$5,000 or 2 x
average monthly net
collections previous year plus
\$2000 to indemnify state for
costs - License: Yes - Fee:
\$100 - permit fee - \$50 -
renewal

ILLINOIS

INTEREST RATE - Legal:
5% Judgment 9%

STATUTE OF
LIMITATIONS (IN YEARS)

Sales (UCC): 4 - Open Acct:
5 - Written Contract 10 -
Domestic Judgment 20 -
Foreign Judgment same

BAD CHECK LAWS
(CIVIL PENALTY) - Triple
check amount up to \$500,
attorney fees & court costs

GENERAL
GARNISHMENT
EXEMPTIONS - 15% of
gross wages or disposable
earnings for workweek up to
45 X the federal minimum.
hourly wage, whichever is
greater

COLLECTION AGENCY
BOND & LICENSE - Bond:
\$25,000 - License: Yes - Fee:
\$75 - Original \$60 - Renewal

INDIANA

INTEREST RATE - Legal:
8% - Judgment 8%

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct: 6 - Written
Contract for payment of
money -(executed before
9/1/82): 10 (executed after
8/31/82): 6 - Written contract
(other than payment of
money): 10 - Domestic
Judgment 10 - Foreign
Judgment 10

BAD CHECK LAWS
(CIVIL PENALTY) - Triple
check amount up to \$500
over check amount + attorney
fees & interest up to 18% per
annum or 25% of triple check
amount + attorney fees and
interest at 8% per annum

GENERAL WAGE
GARNISHMENT
EXEMPTIONS - 75% of
disposable earnings for

workweek or the amount of
30 x the federal minimum
hourly wage, whichever is
greater

COLLECTION AGENCY
BOND & LICENSE - Bond:
\$5000 each office - License:
Yes - Fee: \$50 plus \$5 per
annum, each unlicensed
employee \$15 branch office

IOWA

INTEREST RATE - Legal:
5% - Judgment 10%

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct: 5 - Written
Contract 10 - Domestic
Judgment 10 - can be
renewed in the next year -
Foreign Judgment 10 - can be
renewed in the next year

BAD CHECK LAWS
(CIVIL PENALTY) - Triple
check up to \$500 over check
amount

GENERAL
GARNISHMENT
EXEMPTIONS - See federal
law

COLLECTION AGENCY
BOND & LICENSE - Bond:
No - License: No - Fee: No

KANSAS

INTEREST RATE - Legal:
10% - Judgment 4 percentage
points above the discount rate

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct: 3 - Written
Contract 5 - Domestic
Judgment 5 renewable -
Foreign Judgment 5
renewable

BAD CHECK LAWS
(CIVIL PENALTY) - Three
times check amount not
exceeding the check amount,
\$500 or \$100 whichever is
greater plus attorney fees

GENERAL
GARNISHMENT
EXEMPTIONS - See federal
law. Plus other personal
property, benefit exemptions,
and homestead

COLLECTION AGENCY
BOND & LICENSE - Bond:
No - License: No - Fee: No

KENTUCKY

INTEREST RATE - Legal:
8% - Judgment 12%

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct: 5 - Written
Contract 15 - Oral Contract 5
- Domestic Judgment 15 -
Foreign Judgment 15

BAD CHECK LAWS
(CIVIL PENALTY) - N/A

GENERAL
GARNISHMENT
EXEMPTIONS -25% of
disposable income or 30
times the federal minimum
hourly wage (whichever is
less)

COLLECTION AGENCY
BOND & LICENSE - Bond:
No - License: No - Fee: No

LOUISIANA

INTEREST RATE FOR
1996 - Legal: 9.75% -
Judgment 9.75%

STATUTE OF
LIMITATIONS (IN YEARS)

Open Acct: 3 - Written
Contract 10 - Promissory
Notes: 5 - Domestic
Judgment 10 - Foreign
Judgment 10

**BAD CHECK LAWS
(CIVIL PENALTY)** - After
30 day written demand
(certified or registered), twice
check amount Attorney fees
& court costs

**GENERAL
GARNISHMENT
EXEMPTIONS** - 75%
disposable earnings per work
week, but not less than 30 x
federal minimum hourly
wage

**COLLECTION AGENCY
BOND & LICENSE** - Bond:
Yes - \$10,000 - License: Yes
Fee: \$200 Initial - \$200
Investigation - \$200 Renewal
\$100 Branch - \$100 Branch
Renewal

MAINE

INTEREST RATE - Legal:
8% Post - Judgment 15%
annual (less than \$30,000) T-
Bill rate over \$30,000

**STATUTE OF
LIMITATIONS (IN YEARS)**
- Open Acct: 6 - Written
Contract 6 + 20 (with
attestment) - Domestic
Judgment 20 - Foreign
Judgment 20

**BAD CHECK LAWS
(CIVIL PENALTY)** -
Amount due, court costs,
service costs & collection
costs

**GENERAL
GARNISHMENT
EXEMPTIONS** - You may
garnish 25% of disposable

income or 40 times the
federal minimum wage per
week (whichever is less),
after judgment only

**COLLECTION AGENCY
BOND & LICENSE** - Bond:
Yes- Per Superintendent -
License: Yes - Fee: \$400
Yearly

MARYLAND

INTEREST RATE - Legal:
6% - Judgment 10% or
contractual

**STATUTE OF
LIMITATIONS (IN YEARS)**
- Open Acct: 3 - UCC:4 -
Specialty: 12 (contract under
seal) - Written Contract 3 -
Domestic Judgment 12 -
Foreign Judgment 12

**BAD CHECK LAWS
(CIVIL PENALTY)** - After
30 day written notice, amount
due, \$25 fee, twice check
amount up to \$1000. (At the
discretion of the court.)
Applies to COD sales only

**GENERAL
GARNISHMENT
EXEMPTIONS** - Greater of
75% of amount to \$145 x no.
of wks. in which wages due
were earned, except in
Caroline, Worchester, Kent
& Queen Anne's Counties,
see federal law. Exemption is
up to \$3,000 in cash and/or
property

**COLLECTION AGENCY
BOND & LICENSE** - Bond:
\$5,000 each office - License:
Yes - Fee: \$150 each office

MASSACHUSETTS

INTEREST RATE - Legal:
6% - Judgment 12% -
Contract 12%

**STATUTE OF
LIMITATIONS (IN YEARS)**
Open Acct on Contract 6 -
Contract 6 - Sales (UCC)
Contract 4 - Domestic
Judgment 20 (presumed
satisfied after 20 years) -
Foreign Judgment 20 -
Contract Under Seal: 20

**BAD CHECK LAWS
(CIVIL PENALTY)** -
Amount due, costs of suit,
protest fees Additional
damages \$100 - \$500 can be
assessed

**GENERAL
GARNISHMENT
EXEMPTIONS** - \$125 a week

**COLLECTION AGENCY
BOND & LICENSE** - Bond:
\$10,000 - \$25,000 - License:
Yes - Fee: Determined by
commissioner

MICHIGAN

INTEREST RATE - Legal:
5% - Judgment 6.953
changes semi-annually -
Usury limit 25%

**STATUTE OF
LIMITATION (IN YEARS)** -
Open Acct: 6 - Written
Contract 6 - Sales (UCC)
Contract 4 - Domestic
Judgment 10 renewable -
Foreign Judgment 10

**BAD CHECK LAWS
(CIVIL PENALTY)** - Twice
the amount of check - not to
exceed \$500. Retail Claims -
Notice Requirements

**GENERAL
GARNISHMENT
EXEMPTIONS** - See federal law

**COLLECTION AGENCY
BOND & LICENSE
(RETAIL ONLY)** - Bond: \$5,000 - \$50,000 - License: Yes - Fee: \$150 - Investigation \$225 - Initial \$125- Annually

MINNESOTA

INTEREST RATE - Legal: 6% - Judgment 5% (Changes Yearly) Business or Agricultural Loan: 4½% over federal discount rate

**STATUTE OF
LIMITATIONS (IN YEARS)**
- Goods Sold & Delivered (UCC): 4 - Open Acct: 6 - Written Contract 6 - Transportation Service: 3 - Domestic Judgment 10 - Foreign Judgment 10

**BAD CHECK LAWS
(CIVIL PENALTY)** - Amount due, \$100 penalty, judgment interest rate, reasonable attorneys fees (if check over \$1250), \$15 service charge

**GENERAL
GARNISHMENT
EXEMPTIONS** - Greater of 75% or amount to 40 times the federal minimum hourly wage

**COLLECTION AGENCY
BOND & LICENSE** - Bond: \$20,000 - License: Yes - Fee: \$1,000 - Initial \$400 - Annual \$10 - Per Collector

MISSISSIPPI

INTEREST RATE - Legal: 8% - Judgment amount in contract if no contract amount court decides

**STATUTE OF
LIMITATIONS (IN YEARS)**
- Open Acct: 3 - Written Contract 3 UCC: 6 - Domestic Judgment 7 - Foreign Judgment 7 (3 if resident)

**BAD CHECK LAWS
(CIVIL PENALTY)** - On checks \$100 or more - not more than \$1000 fee + court may impose fee of no more than 85% of the check value. Criminal penalties & restitution apply

**GENERAL
GARNISHMENT
EXEMPTIONS** - See federal law

**COLLECTION AGENCY
BOND & LICENSE** - Bond: No - License: City - Business Fee: \$15-\$50

MISSOURI

INTEREST RATE - Legal: 9% - Judgment 9%

**STATUTE OF
LIMITATIONS (IN YEARS)**
- Sale of Goods 4 - Open Acct: 5 - Written Contract 10 (Money & Property) - Domestic Judgment 10 (Revived every 10 year) - Foreign Judgment 10 (revived every 10 years)

**BAD CHECK LAWS
(CIVIL PENALTY)** - Three times face amount owed plus attorney's fees

**GENERAL
GARNISHMENT
EXEMPTIONS** - See Federal law; exempt 90% of week's net pay, head of household, single person w/o depend. = 75%

MONTANA

INTEREST RATE - Legal: 10% - Judgment 10%

**STATUTE OF
LIMITATIONS (IN YEARS)**
Contract not in writing 5 - Written Contract 8 - Domestic Judgment 10 (District Court) - Justice of Peace Judge 10 - Tort Claim (Subrogation) Prop & Personal 3

**BAD CHECK LAWS
(CIVIL PENALTY)** - \$100 minimum or 3 times face value up to \$ 500 plus face value of check and under UCC the value of the check plus \$30 service charge per check

**GENERAL
GARNISHMENT
EXEMPTIONS** - See Federal law. State law provides for executions

NEBRASKA

INTEREST RATE - Legal: 12% per written instrument or contract rate - Judgment 2% above the bond investment yield of the 28 week U.S. Treasury Bill

**STATUTE OF
LIMITATIONS (IN YEARS)**
Open Acct: 4 - Written Contract 5 - Domestic Judgment 5 renewable every 5 - Foreign Judgment 5 non-renewable

**BAD CHECK LAWS
(CIVIL PENALTY) -**
Amount due, costs, protest
fees

**GENERAL
GARNISHMENT
EXEMPTIONS -** Greater of
75% disposable earnings
(85% if head of household),
or 30x federal minimum
hourly wage

NEVADA

INTEREST RATE - Contract
rate always prevails. If no
contract: Pre-Judgment:
Statutory rate = 2% Over
prime as determined by 3
largest NV banks and
adjusted every 6 months.
Judgment: Same as pre-
judgment

**STATUTE OF
LIMITATIONS (IN YEARS)**
Open Acct: 4 - Written
Contract 6 - Lease 4 -
Domestic Judgment 6 -
Foreign Judgment 6

**BAD CHECK LAWS
(CIVIL PENALTY) -**
Amount due, protest fees
three times check amount not
more than \$500, or less than
\$100

**GENERAL
GARNISHMENT
EXEMPTIONS -** Wages no
more than 25% of Disposable
earnings for each week or 30
times federal minimum
hourly wage (Whichever is
less) except for support
orders

NEW HAMPSHIRE

INTEREST RATE -
Judgment 2005-4%

**STATUTE OF
LIMITATIONS (IN YEARS)**
Open Acct: 3 - For Goods 4 -
Written Contract 3 -
Domestic Judgment 20 -
Foreign Judgment 20

**BAD CHECK LAWS
(CIVIL PENALTY) -**
Amount due, interest, court
costs, reasonable attorneys'
fees & \$10 per business day
(max \$500). If statutory
notice is sent. (RSA 544-B)

**GENERAL
GARNISHMENT
EXEMPTIONS -** 50 x federal
minimum hourly wage - All
future wages are exempt so
that the court cannot issue an
ongoing order

NEW JERSEY

INTEREST RATE - Legal:
up to 30% - as provided for
by contract - Judgment
changes yearly. In 2005 - 1%
on Judgments up to \$15,000.
On judgments in excess of
\$15,000, an additional 2% is
added to the interest rate

**STATUTE OF
LIMITATIONS (IN YEARS)**
Open Acct: 6 - Sale of Goods
4 - Written Contract 6 -
Domestic Judgment 20 -
Foreign Judgment 20

**BAD CHECK LAWS
(CIVIL PENALTY) -** Face
amount of the check plus 3x
the face value of the check,
with the civil penalty not to
exceed \$500

**GENERAL
GARNISHMENT
EXEMPTIONS -** \$154.50
wk. min. 10% of gross
earnings \$154.50 & over

NEW MEXICO

INTEREST RATE -
Judgment 8.75% (in the
absence of a written contract)

**STATUTE OF
LIMITATIONS (IN YEARS)**
Open Acct: 4 - Written
Contract 6 - Domestic
Judgment 14 - Foreign
Judgment 14

**BAD CHECK LAWS
(CIVIL PENALTY) -**
Amount due, triple damages
up to \$500 per check.
Complex requirements need
to be met

**GENERAL
GARNISHMENT
EXEMPTIONS -** Greater of
75% or amount each wk = to
40 times federal minimum.
hourly wage

NEW YORK

INTEREST RATE - Legal:
16% - Judgment 9%

**STATUTE OF
LIMITATIONS (IN YEARS)**
Open Acct: 6 - Sale of Goods
4 - Written Contract 6 -
Domestic Judgment 20 (10
yr. renewable lien) - Foreign
Judgment 20 (10 yr.
renewable lien)

**BAD CHECK LAWS
(CIVIL PENALTY) -** Face
value of check plus two times
check amount up to a
maximum of \$400 on NSF or
\$750 on "no account"
(Demand prescribed by law).
GEN.OB.1.1-104

**GENERAL
GARNISHMENT
EXEMPTIONS -** 90% of
earnings, except 1st \$154.50

wk. wholly exempt (only if the person earns minimum wage)

NORTH CAROLINA

INTEREST RATE - Legal:
8% - Judgment 8%

STATUTE OF
LIMITATIONS (IN YEARS)
Open Acct: 3 - Sale of Goods
4 - Written Contract 6 -
Domestic Judgment 10 -
Foreign Judgment 10

BAD CHECK LAWS
(CIVIL PENALTY)- 30 day
written demand lesser of
\$500 or 3x check amount but
no less than \$100

GENERAL
GARNISHMENT
EXEMPTIONS - 100% of
last 60 days' earnings for
family support. Garnishment
only by political subdivisions
for taxes, ambulance fee, etc

NORTH DAKOTA

INTEREST RATE - Legal:
6% - Judgment 12%

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct. for services: 6 -
Sale of Goods 4 - Written
Contract 6 - Domestic
Judgment 10 renewable -
Foreign Judgment 10
renewable

BAD CHECK LAWS
(CIVIL PENALTY) -
Amount due, collection fees
of \$25 and civil penalty by
civil action for lesser of \$200
or 3x check amount

GENERAL
GARNISHMENT
EXEMPTIONS - Greater of

75% or amount each wk = to
40 x federal minimum hourly
wage, plus \$20.00 for each
household dependent

OHIO

INTEREST RATE - Legal:
1% above short rate pursuant
to Ohio Revised code 134303
(for 2005 rate is 5%) -
Judgment 10% (unless
written contract)

STATUTE OF
LIMITATIONS (IN YEARS)
Open Acct: 6 - Sales Contract
(UCC2-725) - Written
Contract 15 - Domestic
Judgment 21 renew every 5 -
Foreign Judgment 21 renew
every 5

BAD CHECK LAWS
(CIVIL PENALTY) - The
greater of \$200 or three times
the amount of check and
attorney fees (no maximum)

GENERAL
GARNISHMENT
EXEMPTIONS - See federal
law. Effective 3/30/99 Ohio
allows continuing
garnishments

OKLAHOMA

INTEREST RATE - Legal:
6% unless specified in
contract - Judgment 5.63%
for 2003 (4% over U.S.
Treasury Bill Rate of
previous year)

STATUTE OF
LIMITATIONS (IN YEARS)
Sale of Goods Governed by
UCC: 5 - Open Acct: 3 -
Written Contract 5 -
Domestic Judgment 5
renewable - Foreign
Judgment 5 renewable

BAD CHECK LAWS
(CIVIL PENALTY) - N/A

GENERAL
GARNISHMENT
EXEMPTIONS - State law:
75% of earnings exempted,
more if hardship established.
All federal exemptions apply

OREGON

INTEREST RATE -
Statutory + Judgment: 9%
simple interest per annum
(unless specified by contract)

STATUTE OF
LIMITATIONS (IN YEARS)
Open Acct: 6 - Sale of Goods
6 (4 yrs UCC Transaction) -
Written Contract 6 -
Domestic Judgment 10
renewable at 10 - Foreign
Judgment 10

BAD CHECK LAWS
(CIVIL PENALTY) - Can
recover reasonable attorney
fees & statutory damages of
three times the amount of the
NSF check or \$500
maximum if demand letter is
sent to debtor 30 days before
suit is filed

GENERAL
GARNISHMENT
EXEMPTIONS - 75% of
disposable earnings over and
above minimum wage

PENNSYLVANIA

INTEREST RATE - Legal:
6% - Judgment 6%

STATUTE OF
LIMITATIONS (IN YEARS)
Open Acct: 4 - Written
Contract 4 - Domestic
Judgment 5 (writ of revival
within 5 yrs) - Foreign
Judgment 4

BAD CHECK LAWS
(CIVIL PENALTY) - N/A

GENERAL
GARNISHMENT
EXEMPTIONS - 100% of
wages, certain pensions,
retirement accounts & Keogh
plan under certain
circumstances and \$300

PUERTO RICO

INTEREST RATE - Legal:
6% changes every 6 months
Judgment regulated by the
Commissioner of the Board
of Financial Institutions
every 6 months

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct: 3 - Merchandise
Open Acct: 3 - Written
Contract 15 - Mortgage 20 -
Domestic Judgment 15 -
Foreign Judgment 15

BAD CHECK LAWS
(CIVIL PENALTY) - See
articles 1851-1856 of the
Puerto Rico Penal Code
regarding bad check laws

GENERAL
GARNISHMENT
EXEMPTIONS - 75% of last
30 days earnings for family
support

RHODE ISLAND

INTEREST RATE - Legal:
12% - Judgment 12%

STATUTE OF
LIMITATIONS (IN YEARS)
Open Acct:10 - Written
Contract 10 - Domestic
Judgment 20 - Foreign
Judgment 20

BAD CHECK LAWS
(CIVIL PENALTY) -

Amount of check, \$25 fee &
treble damage up to \$1000

GENERAL
GARNISHMENT
EXEMPTIONS - See federal
law

SOUTH CAROLINA

INTEREST RATE - Legal:
8.75% - Judgment 12%

STATUTE OF
LIMITATIONS (IN YEARS)
Open Acct: 3-see SC Code
Section 36-2-725 - Sale
Goods (UCC): 6 - Written
Contract 3 - Domestic
Judgment 10 - Foreign
Judgment 10 - Written
Contract under Seal 20

BAD CHECK LAWS
(CIVIL PENALTY) - Court
costs amount of check &
damages up to \$500 or 3x
check amount whichever is
smaller. See SC Code Section
34-11-90 for requirements to
collect damages

GENERAL
GARNISHMENT
EXEMPTIONS -
Garnishment not available in
South Carolinas

SOUTH DAKOTA

INTEREST RATE - Legal:
12% - Judgment 10%

STATUTE OF
LIMITATIONS (IN YEARS)
Open Acct: 6 - Sale of Goods
4 - Written Contract 6 -
Domestic Judgment 10
renewable for 10 - Foreign
Judgment 10

BAD CHECK LAWS
(CIVIL PENALTY) - N/A

GENERAL
GARNISHMENT
EXEMPTIONS - 20% of the
individual's disposable
earnings for a continuing lien

TENNESSEE

INTEREST RATE - Legal:
10% - Judgment 10% (or
contract rate, whichever is
greater)

STATUTE OF
LIMITATIONS (IN YEARS)
Open Acct: 6 - Written
Contract 6 - Domestic
Judgment 10 - Foreign
Judgment 10

GENERAL
GARNISHMENT
EXEMPTIONS - See federal
law. Add \$2.50 per wk. for
dependent child under 16

TEXAS

INTEREST RATE - Legal:
18% with an agreement; can
charge up to 6% without
agreement - Judgment 5.5%

STATUTE OF
LIMITATIONS (IN YEARS)
- Open Acct:4 - Written
Contract 4 - Promissory Note
6 - Domestic Judgment 10
renewable - Foreign
Judgment 10 renewable

BAD CHECK LAWS
(CIVIL PENALTY) - N/A

GENERAL
GARNISHMENT
EXEMPTIONS - 100% of
Wages

UTAH

INTEREST RATE - Legal:
10% - Judgment 3.41%

STATUTE OF LIMITATIONS (IN YEARS)

- Open Acct: 4 - Written Contract 6 - Domestic Judgment 8 - Foreign Judgment 8

BAD CHECK LAWS (CIVIL PENALTY) -

Certified statutory bad check notice must be sent. Amount due, interest, court costs, reasonable attorney's fees, plus damage equal to greater of \$100 or three times check amount (not to exceed check amount plus \$500)

GENERAL GARNISHMENT

EXEMPTIONS - \$142.50 of disposable earnings for wages paid weekly

VERMONT

INTEREST RATE - Legal: 12% - Judgment 12%

STATUTE OF LIMITATIONS (IN YEARS)

Retail Installment Contracts 3
Witnessed Promissory Note 14 - Open Acct: 6 - Written Contract 6 - Domestic Judgment 8 - Foreign Judgment 8

BAD CHECK LAWS (CIVIL PENALTY) -

Court costs, amount of check, attorney's fees, and damage of \$50. (Notices required)

GENERAL GARNISHMENT

EXEMPTIONS - 75% of earning above minimum wage or what is necessary to live. 85% if personal, family or house held debt.

VIRGINIA

INTEREST RATE - Legal: 8% - Judgment 9% or contract rate whichever is higher

STATUTE OF LIMITATIONS (IN YEARS)

Open Acct: 3 Last charge or payment - Written Contract 5 Domestic Judgment 20 - Foreign Judgment 10 - Sales of goods under article 2 is 4 years

BAD CHECK LAWS (CIVIL PENALTY) -

Lesser of \$250 or three times check amount

GENERAL GARNISHMENT

EXEMPTIONS - See federal law

WASHINGTON

INTEREST RATE - Legal: 12% - Judgment 12%

STATUTE OF LIMITATIONS (IN YEARS)

Open Acct: 6 - Written Contract 6 - Domestic Judgment 10 renewable - Foreign Judgment 10 renewable

BAD CHECK LAWS (CIVIL PENALTY) -

Interest at rate specified in instrument or, if no specified rate, 12% interest plus collection costs up to \$40. If taken to court, reasonable attorney's fees, 3 x value, or up to \$800. Have 6 years to enforce a bad check

GENERAL GARNISHMENT

EXEMPTIONS - Greater of

75% or \$206 wk. (30 x state minimum hourly wage)

WEST VIRGINIA

INTEREST RATE - Legal: 6% (Contract rate prevails. Contract rate can vary between 18% and 31% max) Judgment 10%

STATUTE OF LIMITATIONS (IN YEARS)

Open Acct: 5 - Written Contract 10 - Domestic Judgment 10 - Foreign Judgment 10

BAD CHECK LAWS (CIVIL PENALTY) -

Amount due, service charge up to \$10. If check is under \$500.00 = misdemeanor. Over \$500.00 = felony

GENERAL GARNISHMENT

EXEMPTIONS - See West VA code 38-5A-3-Employees with hold 20% of disposable income or 30x the minimum hourly rate, whichever is less. Other exemptions apply

WISCONSIN

INTEREST RATE - Legal: 5% - Judgment 12%

STATUTE OF LIMITATIONS (IN YEARS)

Open Acct: 6 - Written Contract 6 - Domestic Judgment 20 - Foreign Judgment 20

BAD CHECK LAWS (CIVIL PENALTY) -

Amount of check plus actual damages + exemplary damages up to three times value of check. Limited to \$300

GENERAL
GARNISHMENT
EXEMPTIONS - 80% of net
pay

WYOMING

INTEREST RATE - Legal:
7% - Judgment contract rate
or 10% judgment rate

STATUTE OF
LIMITATIONS (IN YEARS)
Open Acct: 8 - Written
Contract 10 - Domestic
Judgment 5 - Foreign
Judgment 5

BAD CHECK LAWS
(CIVIL PENALTY) - Three
times amount of check but
not less than \$100 plus
collection fee of \$30

GENERAL
GARNISHMENT
EXEMPTIONS - See federal
law for consumer credit sale,
lease or loan. Up to 65% for
child support arrearage.