

Protection of Exempt Public Benefits Archive

Policy Briefs, Reports & Press Releases

- Runaway Bandwagon: How the Government's Push for Direct Deposit of Social Security Exposes Seniors to Predatory Bank Loans Report, July 2010
- Direct Deposit of Federal Wages and Benefits to Prepaid and Stored Value Cards, July 13, 2010
- 7 Essentials for Consumer-Safe Prepaid Cards (presentation to Federal Reserve Bank of Philadelphia), April 2010
- Protections Needed for Prepaid Payroll, Unemployment Benefits, Child Support, and Other Prepaid Payment Cards, 2009

Comments

- Comments on the Treasury Department's proposal to mandate all electronic deposits by 2013, August 16, 2010
- Comments to Treasury Proposed Rule on Garnishment of Federal Benefit Payments, June 18, 2010
- Comments to the Social Security Administration Regarding the Use of Master and Sub Accounts and Other Account Arrangements for the Payment of Benefits Docket No. SSA 2008-0023, 2008
- Comments to the Federal Regulators on the InterAgency Guidance on Exempt Benefits, 2007
- Comments: NCLC, Consumers Union, and eight other groups to USDA on Proposed Changes to Food Stamps EBT Regulations, September 2001
- Comments: NCLC and other consumer and community groups on Treasury' proposal to regulate the delivery of federal benefits through check cashers, April 1999
- Comments: NCLC and other national and local consumer and community groups on Treasury's proposed special new account, called the "ETA" for unbanked recipients of federal benefits to receive their payments electronically, January 1999
- Comments: on the Electronics Benefits Transfer Benefit Adjustments, July 1998
- Comments: NCLC and other national and local consumer and community groups on Treasury's proposed regulations for the delivery of federal benefits by electronic means, May 1998
- Comments: to Treasury Secretary Rubin about the need to exclude unregulated fringe bankers from the delivery system for federal benefits, November 19, 1997
- Comments: on Proposed Rule Making on Electronic Benefits Transfer, 31 CFR 207, July 1997

Testimony

- Testimony of Margot Saunders before the U.S. House of Representatives Subcommittee re: Protecting Social Security Benefits from Predatory Lending and Other Harmful Financial Institution Practices, June 24, 2008
- Frozen Out: A Review of Bank Treatment of Social Security Benefits, Testimony before the Committee on Finance and Appendices to Testimony, 2007
- Testimony: before the Committee on Financial Services, Subcommittee on Oversight and Investigations, regarding the EFT Requirements of the Debt Collection Improvements Act of 1996 and the Use of ETAs, June 2001
- Testimony: before the Subcommittee on Financial Institutions and Consumer Credit on the impact of Treasury's Proposed Regulation under the "EFT 99" Provisions of the Debt Collection Improvement Act of 1996 On the Poor, the Elderly and the "Unbanked", 1998

- Testimony: before the Committee on Banking and Financial Services on the impact of Treasury's Proposed Regulation under the "EFT 99" Provisions of the Debt Collection Improvement Act of 1996 On the Poor, the Elderly and the "Unbanked", September 1997
- Testimony: before the Committee on Government Reform and Oversight on the Impact of "EFT-99" on the Poor, the Elderly and the "Unbanked", June 1997
- Testimony: before the Senate Committee on Banking, Housing and Urban Affairs regarding the Impact of "EFT-99" on the Poor, the Elderly and the "Unbanked", May 1997