

[Protection of Exempt Public Benefits](#)

Policy Analysis

Policy Briefs, Reports & Press Releases

- [New Rules Kick In For Social Security And SSI On May 1](#), Apr. 29, 2011
- Consumer Facts: Your Right to Know - [DIRECT EXPRESS® PREPAID DEBIT CARD FOR SOCIAL SECURITY, SSI AND OTHER FEDERAL PAYMENTS](#)
- Effective May 1, a new Treasury rule creates automatic, self-enforcing restrictions on garnishment of electronically-deposited Social Security, SSI and other federal benefits! [This special NCLC REPORTS issue](#) examines all aspects of this new rule protecting exempt funds from garnishment.
- [Past, Present and Future Threats to Federal Safety Net Benefits in Bank Accounts](#), Margot F. Saunders, Johnson M. Tyler, University of North Carolina Banking Law Journal, 2012

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Letters

- [Letter](#) to Social Security Administration re: Opposing Final Rule on Garnishment of Accounts Containing Federal Benefit Payments, Feb. 23, 2012
- [Letter](#) Supporting Benefit Card Fairness Act, H.R. 4552, May 2, 2010

Comments

- [Comments](#) and [Appendices](#) on promoting TANF cash access without fees, June 8, 2012.
- [Comments](#) regarding the Interim Final Rule on Garnishment of Accounts Containing Federal Benefit Payments, May 25, 2011
- [Comments](#) by the National Consumer Law Center on behalf of its low income clients as well as Consumer Federation of America and Consumers Union regarding the Interim Final Rule allowing federal payments to be deposited on prepaid cards, April 25, 2011

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Testimony

- Testimony of Margot Saunders before the U.S. House of Representatives Subcommittee re: [Impact on Recipients of the Mandate for Direct Deposit of Social Security Benefits](#), September 12, 2012

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Webinars

- New Rules on Protection and Electronic Payment of Social Security, May 11, 2011 (Margot Saunders, Lauren Saunders) [Presentation](#) [Recording](#)
- [Public Benefits and Wages on Prepaid Cards](#) (Power Point), November 2010

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