

Table 4: Protection of Family Bank Accounts

NCLC's [Model Family Financial Protection Act](#) Recommendation:
\$12,000 in a bank account

STATE	AMOUNT OF PROTECTION
"A" States that Protect \$3,000 or More in a Bank Account	
Arizona	\$5,000
Delaware	Prohibits garnishment of bank account
Maine	\$3,000 self-executing protection
Nevada	\$10,400, \$400 of which is self-executing (amount includes a \$10,000 wildcard*)
New York	\$3,600 (240 times the greater of the state or federal minimum wage, currently \$15/hour in NYC area, less in rest of state)
North Dakota	\$3,000 (uses \$3,000 of two wildcards* that total \$32,500, \$25,000 of which is available only if debtor does not claim a homestead exemption)
South Carolina	\$6,700 (available only if debtor does not claim a homestead exemption)
Wisconsin	\$5,000
"B" States that Protect Between \$2,000 and \$2,999 in a Bank Account	
Alaska	\$2,970 is protected if a person who is supporting a family does not receive weekly, biweekly, or monthly earnings
California	Wages remain exempt after deposit; in addition, California has a self-executing protection for \$2,080
Colorado	\$2,500
Massachusetts	\$2,500 self-executing protection
New Mexico	\$2,400 (through use of a wildcard specifically earmarked for bank accounts*)
Washington	\$2,000, of which \$1,000 is a self-executing protection (uses \$2,000 of a \$3,000 wildcard* that is available if the debt is a consumer debt)
"C" States that Protect Between \$1,000 and \$1,999 in a Bank Account, or Protect Deposited Wages	

STATE	AMOUNT OF PROTECTION
Alabama	\$1,000 (uses \$1,000 of two wildcards* that total \$10,425)
Connecticut	Self-executing \$1,000 protection
District of Columbia	\$1,000 (uses \$1,000 of \$8,925 in wildcards,* all but \$850 of which is available only if debtor does not claim a homestead exemption)
Florida	\$1,000 (uses \$1,000 of \$5,000 in wildcards,* \$4,000 of which is available only if debtor does not claim a homestead exemption), plus wages remain exempt after deposit
Idaho	Wages remain exempt after deposit; this protection is automatic if wages were electronically deposited
Illinois	\$1,000 (uses \$1,000 of a \$4,000 wildcard*)
Iowa	Wages remain exempt after deposit
Maryland	\$1,500 (uses \$1,000 of a \$6,000 wildcard* plus a \$500 earmarked self-executing protection)
Minnesota	Wages remain exempt after deposit
Mississippi	\$1,000 (uses \$1,000 of a \$10,000 wildcard*)
Missouri	Wages remain exempt after deposit
Montana	Wages remain exempt after deposit
Nebraska	\$1,000 (uses \$1,000 of a \$5,000 wildcard*), plus wages remain exempt after deposit
New Hampshire	\$1,000 (uses a wildcard* that ranges from \$1,000 to \$8,000 depending on what other exemptions debtor takes)
North Carolina	\$1,000 (uses \$1,000 of a \$5,000 wildcard* that is available only if debtor does not claim a homestead exemption), plus wages remain exempt after deposit
Oklahoma	Wages remain exempt after deposit
Oregon	Wages remain exempt after deposit; \$400 wildcard* may also be used
Puerto Rico	Wages remain exempt after deposit
South Dakota	\$1,000 (uses \$1,000 of a \$7,000 wildcard*)
Tennessee	\$1,000 (uses \$1,000 of a \$10,000 wildcard*)
Virginia	\$1,000 (uses \$1,000 of a \$6,000 wildcard*)

STATE	AMOUNT OF PROTECTION
West Virginia	\$1,100
“D” States Protect Between \$300 and \$999 in a Bank Account	
Indiana	\$450
Ohio	\$550
Rhode Island	\$500
Vermont	\$700
“F” States Protect Less than \$300 in a Bank Account	
Arkansas	No protection
Georgia	No protection
Hawaii	No protection
Kansas	No protection
Kentucky	No protection
Louisiana	No protection
Michigan	No protection
New Jersey	No protection
Pennsylvania	No protection
Texas	No protection
Utah	No protection
Virgin Islands	No protection
Wyoming	No protection

**This table assumes that, if the state allows a "wildcard" exemption (one that is not limited to a particular category of property, but can be used to protect items of the debtor's choice), the debtor will apply all or most of it first to protect a car up to \$15,000 in value, and then the remainder to protect up to \$3,000 in a bank account if the state does not provide an earmarked exemption for a bank account. In some states, the wildcard exemption is also the only exemption available to protect a home. See our [Rating Criteria](#) for details and our [State Summaries](#) for state-by-state information.*