

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 Protect \$12,000 or More or Have a Self-Executing Protection for at Least \$3,000	
Delaware	Prohibits garnishment of bank account
New York	\$3,960 self-executing protection
Wisconsin	\$5,000 self-executing protection
"B" States Protect At Least \$5,000 or Have a Self-Executing Protection for at Least \$1,000	
Arizona	\$5,400
California	\$2,244 self-executing protection
Connecticut	\$1,000 self-executing protection
Massachusetts	\$2,500 self-executing protection
Nevada	\$10,400, of which \$400 is self-executing, and the remainder is a wildcard*
New Mexico	\$2,400 self-executing protection; uses part of a wildcard*
Oregon	\$2,500 self-executing protection
South Carolina	\$7,600 (amount includes a wildcard*)
Washington	\$2,000, of which \$1,000 is self-executing (amount includes a wildcard*)
"C" States Protect at Least \$1,000 or Have a Self-Executing Protection for at Least \$500	
Alabama	\$1,000 (amount includes a wildcard*)
Alaska	\$2,970 is protected if a person who is supporting a family does not receive regular wages

STATE	AMOUNT OF PROTECTION
Colorado	\$2,500
District of Columbia	\$1,000 (amount includes a wildcard*)
Florida	\$1,000 (amount includes a wildcard*)
Illinois	\$1,000 (amount includes a wildcard*)
Maine	\$3,550
Maryland	\$500 self-executing protection
Nebraska	\$1,000 (amount includes a wildcard*)
New Hampshire	\$1,000 (amount includes a wildcard*)
North Carolina	\$1,000 (amount includes a wildcard*)
North Dakota	\$3,000 (amount includes a wildcard*)
Ohio	\$625 self-executing protection
South Dakota	\$1,000 (amount includes a wildcard*)
Tennessee	\$1,000 (amount includes a wildcard*)
Virginia	\$1,000 (amount includes a wildcard*)
West Virginia	\$1,100
"D" States Protect at Least \$500 or Have a Self-Executing Protection for Any Amount	
Pennsylvania	\$300 self-executing protection (uses a wildcard*)
Rhode Island	\$500
Vermont	\$700
"F" States Protect Less than \$500 in a Bank Account	
Arkansas	No protection
Georgia	No protection

STATE	AMOUNT OF PROTECTION
Hawaii	No protection
Idaho	No protection
Indiana	No protection
Iowa	No protection
Kansas	No protection
Kentucky	No protection
Louisiana	No protection
Michigan	No protection
Minnesota	No protection
Mississippi	No protection
Missouri	No protection
Montana	No protection
New Jersey	No protection
Oklahoma	No protection
Puerto Rico	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.*