

#### WAIVER OF LIABILITY

An employer who acts, or attempts to act, in accordance with Chapter 2716 of the Ohio Revised Code, the provisions for garnishment, is not liable for damages in any civil action for any action taken pursuant to that chapter in good faith or any omission made in good faith. However, failure to comply could be grounds for contempt proceedings.

#### EMPLOYER PROCESSING FEE

The employer may deduct a \$3 dollar fee for processing from the amount withheld from the judgment debtor's personal disposable earnings for each pay period that an amount of earnings was withheld for that order and for which an Interim Report and Answer of the Garnishee was filed. If no money is withheld and/or a report is not filed, then no fee may be deducted out by the employer. The employer is never required to deduct this fee for processing.

#### TERMS

Garnishment - a legal proceeding where a creditor seeks to satisfy a debt by claiming money owed to a debtor, usually in the possession of the debtor's employer.

Garnishee - the person whom has possession of money owed to a debtor, which has been claimed or attached by a creditor. The garnishee is the employer. An employer is defined as a person who is required to withhold taxes out of payments of personal earnings made to a judgment debtor.

Garnishor - the person who initiates or begins a garnishment proceeding in order to reach the debtor's money held by another person, usually the debtor's employer. The Garnishor is the creditor.