

Notice to Bank

- If you do not answer or come to the court date listed in section 3, the judge may do one of two things:
 - Issue a rule to show cause; OR
 - Enter a conditional judgment.
- If there is a rule to show cause court date, you will have to explain why you did not come to court on the court date and why you should not be found in contempt of court. If you do not come to the rule to show cause on the set court date, the judge may find you in contempt, and you might be arrested and jailed.
- If the court enters a conditional judgment, you will have 30 days to answer or appear. If you fail to do so, then the court may enter a final judgment against you.

6. The bank's duties and obligations:

You must file the *Answer* on page 4 telling the Court about all accounts or safety deposit boxes that the debtor may have an ownership interest in or appears as a signatory. You must not transfer (sell, give away or get rid of) any property not exempt from the enforcement of a judgment. This prohibition shall remain in effect until further order of the court or termination of the proceeding. The bank is required to withhold double the unpaid amount listed below in paragraph 8. The bank is not required to withhold beyond double the unpaid amount listed below.

If the account consists solely of funds that can be identified as exempt under federal or state law, the bank is PROHIBITED from withholding the funds, and the bank must respond that the funds are exempt. Deposited funds that are exempt under federal and state law include Social Security Disability Insurance (SSDI) and Social Security Retirement Insurance (SSRI), Supplemental Security Income (SSI), veteran's benefits, public assistance benefits, unemployment compensation benefits, child support and/or circuit breaker property tax relief benefits.

7. The debtor has the right to claim certain protections ("exemptions").

If the debtor claims an exemption, the income or property covered by that exemption cannot be taken to pay the judgment. Here are some exemptions the debtor may be able to claim:

1. Money or belongings up to \$4,000 ("wildcard exemption");
2. Social Security, Supplemental Security Income benefits, and disability;
3. Public assistance benefits;
4. Child support;
5. Unemployment compensation benefits;
6. Workers' compensation benefits;
7. Veteran's benefits;
8. Circuit breaker property tax relief benefits;
9. Debtor's equity interest, up to \$2,400, in any one motor vehicle;
10. Debtor's equity interest, up to \$1,500, in any professional books, or tools of their trade;
11. Pension and retirement benefits and refunds; AND
12. Debtor's equity interest, up to \$15,000, in the house they live in.

To debtor: see *Emergency Motion to Claim Exemption* for further instruction on how to ask the court for these exemptions.

The debtor has the right at the court date listed in section 3 to declare property or income as exempt. The debtor also has the right to ask for these exemptions at an earlier date by notifying the clerk in writing at the office of the Circuit Clerk. A court date will be promptly set. Necessary forms must be prepared by the debtor and sent to the bank and the creditor or the creditor's attorney.

3. Property:

a. Account

	Account Type	Account Balance	Amount Withheld
1.		\$	\$
2.		\$	\$
3.		\$	\$
4.		\$	\$
5.		\$	\$
6.		\$	\$

b. Safety Deposit Yes No

c. Other property (*rents, mortgages, etc.*)

	Describe Property	Value of Property	Amount Withheld
1.		\$	\$
2.		\$	\$

d. Less Right of Offset for Loans \$ _____

e. **Total Amount Frozen:** \$ _____

4. List all electronic monthly deposits:

	Account Number	Source of Deposit	Monthly Amount
1.			\$
2.			\$
3.			\$

5. List all joint account holders or anyone who has a claim on the property:

If all of the property belongs to another person who is not the debtor, do not freeze the property.

a. _____
First Middle Last Name

Street

City State ZIP

Account Information: Type: Checking CD Savings

Account Number: _____

b. _____
First Middle Last Name

Street

City State ZIP

Account Information: Type: Checking CD Savings

Account Number: _____

Enter the Case Number given by the Circuit Clerk: _____

c. _____
First Middle Last Name

Street

City State ZIP

Account Information: Type: Checking CD Savings

Account Number: _____

Under the Code of Civil Procedure, [735 ILCS 5/1-109](#), making a statement on this form that you know to be false is perjury, a Class 3 Felony.

I certify that everything in the *Answer to Citation Proceeding* is true and correct. I understand that making a false statement on this form is perjury and has penalties provided by law under [735 ILCS 5/1-109](#).

Your Signature

Street Address

After you finish this form, sign and print your name.

Print Your Name

City, State, ZIP

Enter your complete current address and telephone number.

Telephone

Mail or hand-deliver a copy of this completed *Answer* to the Circuit Clerk, plaintiff, and debtor.