THE GINSBURG LAW INSIDER

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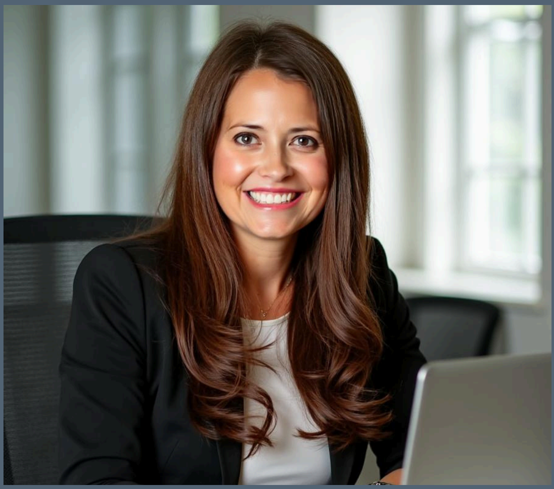
CAN A CREDITOR REALLY FREEZE YOUR BANK ACCOUNT?



Attorney Amy Ginsburg

Finding out your bank account has been frozen can be overwhelming—but creditors generally cannot freeze your account simply because you owe them money. In most cases, they must first sue you, obtain a court judgment, and then follow your state's legal procedures before attempting to seize funds from your account.

It's also important to understand the difference between a lawsuit, a judgment, a wage garnishment, and a bank levy. A lawsuit is the beginning of the legal process. A judgment is a court order stating you owe the debt. Only after obtaining a judgment can a creditor typically pursue collection tools like garnishment or a bank levy.

Ignoring a collection lawsuit can have serious consequences. If you fail to respond, the creditor may obtain a default judgment, even if you have valid defenses or dispute the amount claimed. Once a judgment is entered, creditors often have additional collection options that may not have been available before, making it much more difficult to protect your finances.

Even then, not all money in your account can necessarily be taken. Certain funds—such as Social Security benefits, veterans benefits, disability benefits, and other protected income—may be exempt from collection under federal or state law. In many cases, consumers also have the right to claim exemptions or challenge an improper levy, but these rights are often subject to strict deadlines.

If you discover your account has been frozen:

- Contact your bank immediately to find out who issued the levy.
- Request copies of any legal documents.
- Determine whether your account contains exempt funds.
- Act quickly—there are often strict deadlines to assert your rights.

A frozen account can disrupt your ability to pay your mortgage or rent, buy groceries, or cover other essential expenses. The sooner you understand why the account was frozen and what legal remedies may be available, the better your chances of protecting your money and minimizing the impact on your daily life.

An experienced consumer rights or bankruptcy attorney may be able to help challenge the levy, protect exempt funds, negotiate with creditors, or discuss whether bankruptcy is an appropriate option.
The bottom line: A frozen bank account doesn't always mean you've run out of options. Understanding your rights and seeking legal advice promptly can make a significant difference.

Need help with a creditor lawsuit or frozen bank account? Contact Ginsburg Law Group, P.C. to discuss your legal options before it's too late.

FEATURED WEBSITE RESOURCE

Trial Preparation Center

Preparing for trial can feel overwhelming, but having the right information can make all the difference. That's why we've created our new Trial Preparation Resource Center on our website—a free guide designed to help clients understand what to expect before their day in court.

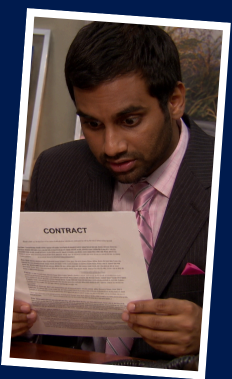
Our resource covers common questions about preparing for testimony, courtroom etiquette, what documents to bring, how to dress, and tips for presenting yourself confidently and professionally. Whether your case involves debt defense, consumer protection, or another civil matter, understanding the trial process can help reduce anxiety and ensure you're better prepared.

While every case is unique and this resource is not a substitute for legal advice from your attorney, it's an excellent starting point for anyone getting ready for court.

Visit our Trial Preparation Resource Center today and explore this and many other free legal resources available on our website.

Learn More:
https://ginsburglawgroup.com/trialpreparation/

Don't Be Like Tom Haverford—Read the Fine Print Before You Sign



Tom loves flashy deals and business ventures, but every contract deserves a careful review. Whether it's a gym membership, financing agreement, or timeshare, understanding the terms before you sign can save you money and headaches.

More Ways to Stay Informed

Follow us on our website, Facebook, LinkedIn, TikTok or visit the Consumer Bar (our blog) - and follow our blog on Facebook too.

Sending Your Child to College? Don't Forget the Legal Paperwork.

As exciting as it is to send your child off to college, many parents are surprised to learn that turning 18 comes with significant legal changes. Once your child reaches adulthood, you may no longer have the legal authority to access medical information, speak with healthcare providers, or help manage financial matters in an emergency—even if you're paying the tuition and they remain on your health insurance.

That's why every family with a college-bound student should consider a College Planning Estate Planning Package. These affordable documents are designed to help ensure you're able to step in if your child becomes ill, is injured, or simply needs assistance while away at school.

Our package typically includes:

- Healthcare Power of Attorney
- HIPAA Authorization allowing medical providers to speak with you
- Financial Power of Attorney
- Living Will/Advance Healthcare Directive

These documents can provide peace of mind for both parents and students, ensuring that if the unexpected happens, the people your child trusts most can help make important medical and financial decisions.

Whether your student is heading across the state or across the country, now is the perfect time to put these protections in place before move-in day. Ginsburg Law Group, P.C. offers convenient, flat-fee College Planning Estate Planning Packages to help families prepare for this exciting new chapter. Contact our office today to schedule an appointment before your student heads off to campus. Visit: www.collegelegalready.com to get started!

LEGAL PLAN UPDATE

Heading to College? Check Your Legal Plan Benefits

Before your child leaves for college, check whether your legal plan includes coverage for essential documents such as a Healthcare Power of Attorney, HIPAA Authorization, Financial Power of Attorney, and Living Will. Once your child turns 18, parents generally lose the automatic legal authority to make medical or financial decisions on their behalf. Contact our office to review your legal plan benefits and see if these important college planning documents are covered.