

1 STATE OF OKLAHOMA

2 2nd Session of the 60th Legislature (2026)

3 POLICY COMMITTEE
4 RECOMMENDATION

5 FOR

6 HOUSE BILL NO. 3505

7 By: Duel

8 POLICY COMMITTEE RECOMMENDATION

9 An Act relating to garnishment procedure; creating
10 the Uniform Wage Garnishment Act; defining terms;
11 providing scope of the act; applying act to
12 continuous garnishment actions; excluding certain
13 lump sum garnishments, other remedies, and certain
14 ordered deductions from act; requiring courts to
15 dismiss or stay garnishment actions if principal
16 place of work is not in this state; providing
17 procedure for commencing a garnishment action;
18 listing requirements for a motion to commence a
19 garnishment action; requiring certain information
20 accompany a motion; requiring garnishee response to a
21 motion in a garnishment action within thirty calendar
22 days; listing response requirements; creating
23 standardized forms of notice required to be sent by
24 garnishee; requiring employer to begin withholding
earnings if certain requirements met; directing
employer to send withheld earnings to creditor within
five business days; creating standardized form for
employer to send creditor if withholding earnings
from multiple employees; requiring employer maintain
certain records; authorizing employee and creditor to
request records from employer; limiting amount of
records that can be requested by employee or
creditor; providing procedure for terminating
garnishment action; creating standardized form for a
creditor seeking dismissal of a garnishment action;
creating standardized form for an employer to submit
to a creditor when the person is no longer an
employee; defining original creditor; creating
standardized notice of garnishment form required to

1 accompany a motion for garnishment action; listing
2 requirements for a Notice of Oklahoma's Rules About
3 Garnishment required to accompany a motion for
4 garnishment action; creating a standardized
5 calculation worksheet; limiting garnishment amount on
6 wages; listing priority for multiple ordered
7 deductions; permitting a garnishee be liable for a
8 sanction under certain circumstances; creating a
9 standardized motion to be filed by a debtor against a
10 creditor for failure to comply with this act;
11 providing procedure for garnishee sanctions for
12 noncompliance; creating a standardized motion for
13 seeking sanctions; providing procedure for creditor
14 sanctions; authorizing the court to find a creditor
15 liable if the creditor acted in bad faith in seeking
16 a garnishment; permitting court to excuse payments
17 for good cause; creating standardized form for
18 employer or debtor seeking sanctions against a
19 creditor; authorizing hearings to determine issues;
20 creating a standardized form for a party requesting a
21 hearing; prohibiting an employer from taking adverse
22 action against an employee for a garnishment action;
23 authorizing enforcement of prohibition through anti-
24 discrimination laws; clarifying that other
garnishment laws are not limited under act; providing
for uniformity of application and construction of
act; clarifying effect on the Electronic Signatures
in Global and National Commerce Act; providing act
shall not affect the validity of garnishment orders
obtained before effective date of act; providing for
codification; and providing an effective date.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. NEW LAW A new section of law to be codified
in the Oklahoma Statutes as Section 1197 of Title 12, unless there
is created a duplication in numbering, reads as follows:

This act shall be known and may be cited as the "Uniform Wage
Garnishment Act".

1 SECTION 2. NEW LAW A new section of law to be codified
2 in the Oklahoma Statutes as Section 1198 of Title 12, unless there
3 is created a duplication in numbering, reads as follows:

4 As used in this act:

5 1. "Creditor" means a person that has obtained an enforceable
6 money judgment against a debtor. Creditor includes a successor in
7 interest;

8 2. "Debtor" means an individual against whom a creditor has an
9 enforceable money judgment;

10 3. "Disposable earnings" means earnings remaining after
11 deductions for any amount required by law to be withheld;

12 4. "Earnings" means compensation owed by an employer to an
13 employee for personal services. Earnings includes a wage, salary,
14 commission, bonus, profit-sharing distribution, severance payment,
15 fee, and periodic pension or disability payment;

16 5. "Electronic" means relating to technology having electrical,
17 digital, magnetic, wireless, optical, electromagnetic, or similar
18 capabilities;

19 6. "Employee" means an individual, including a former employed
20 individual, who is owed earnings, who:

21 a. is treated by an employer as an employee for federal-
22 employment-tax purposes, or

23 b. receives earnings from an employer through periodic
24 payments, and:

1 (1) is not treated by the employer as an employee for
2 federal-employment-tax purposes, and

3 (2) does not receive an IRS Form 1099 from the
4 employer;

5 7. "Employer" means a person that owes or will owe earnings to
6 an employee;

7 8. "Garnishee" means:

8 a. a person properly served with a motion under paragraph
9 2 of subsection B of Section 5 of this act, or

10 b. a person whose registered agent is served with a
11 motion under paragraph 1 of subsection B of Section 5
12 of this act;

13 9. "Garnishment" means a court-ordered deduction from an
14 employee's earnings that is then sent as a payment to a judgment
15 creditor;

16 10. "Garnishment action" means a court proceeding in which a
17 garnishment is sought;

18 11. "Named agent" means the name of and contact information for
19 the creditor's agent to which the garnishee is required by this act
20 to send information as provided for under paragraph 6 of subsection
21 C of Section 5 of this act;

22 12. "Ordered deduction" means a deduction by an employer from
23 the earnings of an employee for payment to another person under a
24 garnishment action, support order, order to recover federal, state,

1 city, or local taxes, or administrative order issued by a federal or
2 state agency. Ordered deduction does not include a deduction with
3 the consent of the employee or for current tax obligations;

4 13. "Payday" means a regularly scheduled day on which an
5 employer pays earnings to an employee for a pay period or, if the
6 day of payment is uncertain or less often than once a month, the day
7 on which the employer pays earnings to the employee;

8 14. "Periodic payments" means recurring payments on set
9 intervals;

10 15. "Person" means an individual, estate, business or nonprofit
11 entity, public corporation, government or governmental subdivision,
12 agency, or instrumentality, or other legal entity;

13 16. "Record" means information that is inscribed on a tangible
14 medium or that is stored in an electronic or other medium and is
15 retrievable in perceivable form;

16 17. "Send" means to:

17 a. deposit a record in the United States mail to the last
18 known address of the intended recipient with first-
19 class postage provided,

20 b. deliver a record by any other usual means of
21 communication to the last known address of the
22 intended recipient with the cost of transmission, if
23 any, provided, or

24

1 c. cause a record to be received in any other way within
2 the time it would have arrived if sent under
3 subparagraph a of this paragraph, including electronic
4 filings;

5 18. "Sign" means, with present intent to authenticate or adopt
6 a record:

7 a. to execute or adopt a tangible symbol, or

8 b. to attach to, or logically associate with the record,
9 an electronic symbol, sound, or process regardless of
10 any other state law requirement for signatures;

11 19. "State" means a state of the United States, the District of
12 Columbia, Puerto Rico, the United States Virgin Islands, or any
13 territory or insular possession subject to the jurisdiction of the
14 United States. State includes a federally recognized Indian tribe;
15 and

16 20. "Support order" means a judgment, decree, order, decision,
17 or directive, whether temporary, final, or subject to modification,
18 issued in a state or foreign country for the benefit of a child,
19 spouse, or former spouse, which provides for monetary support,
20 health care, arrearages, retroactive support, or reimbursement for
21 financial assistance provided to an individual obligee in place of
22 child support. Support order includes related costs and fees,
23 interest, income withholding, automatic adjustment, reasonable
24 attorney fees, and other relief.

1 SECTION 3. NEW LAW A new section of law to be codified
2 in the Oklahoma Statutes as Section 1199 of Title 12, unless there
3 is created a duplication in numbering, reads as follows:

4 A. This act applies only to a continuous garnishment action.

5 B. This act does not apply to:

6 1. A lump sum garnishment; or

7 2. Any remedy available to a creditor under the laws of this
8 state other than this act.

9 C. Except as otherwise provided in Section 14 of this act, this
10 act does not apply to an ordered deduction that is not a garnishment
11 including an ordered deduction:

12 1. Under an order of a bankruptcy court;

13 2. For a debt due for a federal, state, city, or local tax; or

14 3. Under a support order.

15 SECTION 4. NEW LAW A new section of law to be codified
16 in the Oklahoma Statutes as Section 1200 of Title 12, unless there
17 is created a duplication in numbering, reads as follows:

18 The court shall dismiss or stay a garnishment action if the
19 debtor's principal place of work is not in this state when the
20 action is commenced.

21 SECTION 5. NEW LAW A new section of law to be codified
22 in the Oklahoma Statutes as Section 1201 of Title 12, unless there
23 is created a duplication in numbering, reads as follows:

24

1 A. A creditor may commence a garnishment action by filing a
2 motion with the court.

3 B. The motion shall be served:

4 1. On the registered agent if the employer against which the
5 garnishment is sought has a registered agent that can be served with
6 reasonable diligence under Section 2004 of Title 12 of the Oklahoma
7 Statutes; or

8 2. If paragraph 1 of this subsection does not apply, on the
9 employer.

10 C. The motion shall include:

11 1. The name of the debtor;

12 2. The last known physical and mailing addresses of the debtor
13 or a statement that the information is not known;

14 3. The amount the creditor claims is owed by the debtor and
15 information sufficient to identify the judgment on which the
16 garnishment action is based;

17 4. A completed notice that satisfies Section 10 of this act;

18 5. A Notice of Oklahoma's Rules About Garnishment that
19 satisfies Section 11 of this act;

20 6. The name of and contact information for the creditor's agent
21 to which the garnishee is required by this act to send information;
22 and

23

24

1 7. The mailing address to which the garnishee must send the
2 amount withheld and, at the creditor's option, a statement of other
3 reasonable means of sending the amount to the creditor.

4 D. When the garnishee is served, the motion shall be
5 accompanied by:

6 1. A separate document provided only to the garnishee and not
7 filed with the court which:

8 a. provides the debtor's date of birth and full Social
9 Security number or states that the date or number is
10 not known, and

11 b. if the debtor's full Social Security number is not
12 known, provides other identifying information known to
13 the creditor or states that no other identifying
14 information is known; and

15 2. A separate standardized form to commence garnishment which
16 shall include the following information:

17 "The debtor's name is [state name of debtor].

18 The debtor's last known physical address is [insert address
19 or check box]:

20 [state last known physical address]

21 ___ physical address is not known.

22 The debtor's last known mailing address is [insert address
23 or check one of the boxes]:

24 [state last known mailing address if different]

1 ___ same as the last known physical address above
2 ___ mailing address is not known.

3 The debtor owes [state amount owed] based on [provide
4 information sufficient to identify judgment upon which
5 garnishment action is based].

6 A completed Notice of Garnishment that complies with the
7 Uniform Wage Garnishment Act is attached.

8 A Notice of Oklahoma's Rules About Garnishment that
9 complies with the Uniform Wage Garnishment Act is attached.

10 Creditor's agent is [state name of and contact information
11 for agent].

12 Employer must send amounts withheld from the debtor's
13 earnings to creditor at [state mailing address to which
14 amounts must be sent].

15 Instead of mailing amounts withheld to the address above,
16 creditor agrees that employer may instead send the amount
17 by the following means [state with specificity alternative
18 means of sending amounts withheld]".

19 SECTION 6. NEW LAW A new section of law to be codified
20 in the Oklahoma Statutes as Section 1202 of Title 12, unless there
21 is created a duplication in numbering, reads as follows:

22 Not later than thirty (30) calendar days after being served with
23 a motion in a garnishment action:

1 1. If one of the following grounds applies, the garnishee shall
2 send to the agent named under paragraph 6 of subsection C of Section
3 5 of this act a notice stating the applicable ground:

4 a. the debtor is not an employee of the garnishee,

5 b. the debtor's principal place of work is not in this
6 state and the employer is subject to jurisdiction in
7 the state of the debtor's principal place of work,

8 c. the motion does not contain all information required
9 by subsection C of Section 5 of this act, or

10 d. the motion was not accompanied by the separate
11 document required by paragraph 1 of subsection D of
12 Section 5 of this act or the document did not contain
13 all the required information, or

14 2. If paragraph 1 of this section does not apply, the garnishee
15 shall:

16 a. send to the agent named under paragraph 6 of
17 subsection C of Section 5 of this act and the court a
18 notice that includes:

19 (1) a statement that the named debtor is an employee
20 of the garnishee,

21 (2) the pay frequency of the employee and the date of
22 the next payday,

1 (3) the name of and contact information for the
2 garnishee's agent to which the creditor must send
3 information if required by this act, and

4 (4) if the employee's earnings are subject to other
5 ordered deductions, the number of other
6 deductions and the priority of each deduction,
7 including the priority of the garnishment sought
8 by the motion, and

9 b. send to the employee a copy of the notices provided to
10 the garnishee under paragraphs 4 and 5 of subsection C
11 of Section 5 of this act.

12 3. The notice required under paragraph 1 of this section shall
13 be in a substantially similar form and shall contain the following
14 information:

15 "To: [Named agent]

16 From: [State name of employer]

17 Date: [Insert date]

18 In Re: [Identify case]

19 As required by the Uniform Wage Garnishment Act, [state
20 name of employer] is sending this information to you within
21 twenty-one (21) days of receiving the Motion to Commence
22 Garnishment. This form provides you with the reason(s)
23 [state name of employer] is not commencing garnishment at
24 this time.

1 This is to advise you that (check all that apply):

2 The debtor named in the Motion to Commence
3 Garnishment is not one of our employees.

4 The principal place of work of the debtor named
5 in the Motion to Commence Garnishment is not in
6 this state.

7 The Motion to Commence Garnishment does not
8 contain the following required information:

9 Insufficient information to identify the
10 debtor

11 Amount the debtor owes was not specified

12 Insufficient information to identify the
13 judgment upon which garnishment is based

14 One or both notice forms were not supplied

15 Creditor's agent was not named

16 Insufficient information about where to send
17 withheld earnings.

18 The Motion to Commence Garnishment was not
19 accompanied by the separate addendum providing
20 confidential information to identify the debtor.

21 The separate addendum did not contain all the
22 required information.

23 Other [specify other reason(s)]".
24

1 4. The notice required under paragraph 2 of this section shall
2 be in a substantially similar form and shall contain the following
3 information:

4 "To: [Named Agent]
5 From: [State name of employer]
6 Date: [Insert date]
7 In Re: [Identify case]

8 As required by the Uniform Wage Garnishment Act, [state
9 name of employer] is sending this information to you within
10 twenty-one (21) days after being served with the Motion to
11 Commence Garnishment.

12 This is to advise you that:

- 13 (1) The debtor named in the Motion to Commence
14 Garnishment, [state name of debtor], is one of
15 our employees.
- 16 (2) The employee's pay frequency is [state pay
17 frequency].
- 18 (3) The employee's next payday is [state next payday
19 if known, otherwise state that employee's next
20 day of payment is uncertain].
- 21 (4) The employer's agent for purposes of this action
22 is [state name of and contact information for
23 agent].

24

1 (5) The employee's earnings are currently subject to
2 the following ordered deductions:
3 [list each ordered deduction currently in effect,
4 including the priority of the garnishment in this
5 action and the priority of each of the other
6 ordered deductions]".

7 SECTION 7. NEW LAW A new section of law to be codified
8 in the Oklahoma Statutes as Section 1203 of Title 12, unless there
9 is created a duplication in numbering, reads as follows:

10 If paragraph 2 of Section 6 of this act applies, the employer
11 shall begin withholding earnings of an employee under a garnishment
12 action on the first payday that occurs at least thirty (30) calendar
13 days after the employer sends the employee the notices required
14 under Section 6 of this act.

15 SECTION 8. NEW LAW A new section of law to be codified
16 in the Oklahoma Statutes as Section 1204 of Title 12, unless there
17 is created a duplication in numbering, reads as follows:

18 A. Not later than five (5) business days after withholding an
19 amount from the earnings of an employee under a garnishment action,
20 the employer shall send the amount to the creditor at the mailing
21 address specified under Section 5 of this act or, at the employer's
22 option, by another means specified by the creditor.

23 B. If an employer withholds earnings from more than one
24 employee for the same creditor and specifies the amount attributable

1 to each employee, the employer may combine the amounts in one
2 payment to the creditor. The employer shall submit a form to the
3 creditor containing the following information:

4 "To: [Named agent]

5 From: [State name of employer]

6 Date: [Insert date]

7 In Re: One remittance for multiple employees.

8 This is to advise that the remittance to which this notice
9 relates combines amounts withheld from more than one
10 employee.

11 The total amount of the remittance is [state total amount
12 being remitted].

13 The amount attributable to each employee is as follows:

14 Case Name Amount
15 [identify case] [state employee's name] [state amount]".

16 C. For each payday on which a garnishment occurs, the employer
17 shall maintain a record sufficient to prepare for each creditor a
18 calculation worksheet required under Section 12 of this act. At any
19 time, the employee or creditor may request in a record a completed
20 calculation worksheet. The creditor shall send the request to the
21 named agent. Not later than five (5) business days after receipt of
22 a request, the employer shall send without charge a calculation
23 worksheet for the most recent payday. The employer shall not be
24 required to provide:

1 1. The employee more than one calculation worksheet for each
2 creditor for any payday; or

3 2. The creditor more than four calculation worksheets for each
4 employee during a calendar year.

5 SECTION 9. NEW LAW A new section of law to be codified
6 in the Oklahoma Statutes as Section 1205 of Title 12, unless there
7 is created a duplication in numbering, reads as follows:

8 A. Not later than twenty-one (21) calendar days after receiving
9 the notice required under paragraph 1 of Section 6 of this act, the
10 creditor shall seek dismissal of the garnishment action or a prompt
11 hearing under Section 18 of this act to determine whether the
12 garnishee is required to proceed under paragraph 2 of Section 6 of
13 this act. If a creditor has not sought dismissal of the garnishment
14 action or a hearing within twenty-one (21) calendar days after
15 receiving such notice, the garnishment shall be automatically
16 dismissed. In seeking dismissal, the creditor shall submit a form
17 to court with the following information:

18 "Creditor received a notice from the employer under the
19 Uniform Wage Garnishment Act stating that (check all that
20 apply):

- 21 The debtor is not an employee of the employer.
- 22 The debtor's principal place of work is not in
23 this state.

24

1 ___ The Motion to Commence Garnishment used to
2 commence this garnishment action did not contain
3 all the information required by Section 5 of the
4 Uniform Wage Garnishment Act.

5 ___ The Motion to Commence Garnishment used to
6 commence this garnishment action was not
7 accompanied by the separate addendum required by
8 Section 5 of the Uniform Wage Garnishment Act.

9 ___ The Motion to Commence Garnishment used to
10 commence this garnishment action did not contain
11 all the information required by Section 5 of the
12 Uniform Wage Garnishment Act.

13 Creditor now moves (check one):

14 ___ For a prompt hearing under Section 18 of the
15 Uniform Wage Garnishment Act to determine whether
16 the employer is required to proceed with
17 garnishment under Section 6 of the Uniform Wage
18 Garnishment Act.

19 ___ To withdraw the motion seeking garnishment".

20 B. A garnishment commenced under Section 7 of this act
21 terminates when:

22 1. The garnishee's records indicate that the amount owed by the
23 employee has been paid in full; or

24

1 2. The debtor is no longer an employee of the garnishee. If a
2 debtor is no longer an employee of the garnishee, the employer shall
3 submit to the creditor a form with the following information:

4 "To: [Named Agent]
5 From: [State name of employer]
6 Date: [Insert date]
7 In Re: [Identify case]

8 This is to advise you that the debtor in the above-
9 referenced matter, [state debtor's name], is no longer one
10 of our employees. The first day on which the debtor was no
11 longer employed was [insert date]".

12 C. Not later than twenty-one (21) days after the first day on
13 which a debtor is no longer an employee of the garnishee, the
14 garnishee shall send the named agent notice of the end of employee's
15 employment.

16 D. A creditor shall seek dismissal of a garnishment action not
17 later than twenty-one (21) days after the earlier of the time:

- 18 1. The amount owed by the debtor is paid in full; or
19 2. The creditor receives the notice required by subsection C of
20 this section.

21 Such notice seeking dismissal of a garnishment action shall be
22 in a standard form containing the following information:

23 "Now comes [state name of creditor] to move that this
24 action be dismissed because (check one):

1 If the line below is checked, [name or shortened name of
2 creditor] is not the creditor you originally owed money to.
3 If that is the case, knowing the name of the original
4 creditor might help you understand why money will be taken
5 from your pay.

6 ___ The amount you owe originally comes from a debt
7 you owed to [name of original creditor].

8 2. How Much Do I Owe?

9 [Name or shortened name of creditor] says you currently owe
10 \$[state amount]. The amount could go up if there are more
11 court costs or additional interest. The amount also could
12 go down if you make payments to [name or shortened name of
13 creditor].

14 3. How Will The Amount I Owe Be Paid?

15 The person who pays you will soon be required to start
16 taking money from your pay. Money will continue to be
17 taken from your pay until the total amount you owe on this
18 debt is paid.

19 The rules about how much of your pay can be taken are
20 explained in the Notice of Oklahoma's Rules About
21 Garnishment that you received with this notice.

22 At any time, you can get a report that shows how the amount
23 taken from your pay was calculated. To receive this
24 report, you must write or email the person who pays you.

1 4. What Options Do I Have?

2 You have three options:

3 Talk with a lawyer. A lawyer can explain the
4 situation to you and help you decide what to do. This
5 office can help you find a lawyer:

6 [insert name and contact information for legal
7 aid or lawyer referral service].

8 Contact [insert name or shortened name of creditor].

9 If you can work something out with them, money might
10 not have to be taken from your pay. This is the
11 creditor's contact information:

12 [insert creditor's contact information].

13 Request a court hearing. A hearing could be helpful
14 if there are any disagreements about the garnishment.
15 For example, if you don't think you owe money. For
16 help in requesting a hearing, contact:

17 [insert name and address of appropriate entity].

18 5. What If I Don't Do Anything?

19 If you don't do anything, the law requires that money be
20 taken out of your pay every payday and given to [name or
21 shortened name of creditor]. This process continues until
22 you have paid off your debt.
23
24

1 SECTION 11. NEW LAW A new section of law to be codified
2 in the Oklahoma Statutes as Section 1207 of Title 12, unless there
3 is created a duplication in numbering, reads as follows:

4 The notice required by paragraph 5 of subsection C of Section 5
5 of this act shall:

6 1. Have a heading stating that it is the "Notice of Oklahoma's
7 Rules About Garnishment"; and

8 2. Reasonably inform an employee of:

9 a. the limit on wage garnishment under Section 13 of this
10 act,

11 b. exemptions from and limits on garnishment under law of
12 this state other than this act, and

13 c. the process for claiming exemptions from and limits on
14 garnishment, if any.

15 SECTION 12. NEW LAW A new section of law to be codified
16 in the Oklahoma Statutes as Section 1208 of Title 12, unless there
17 is created a duplication in numbering, reads as follows:

18 A calculation worksheet required under Section 8 of this act
19 shall be in substantially the following form:

20 GARNISHMENT: CALCULATION OF AMOUNT

21 Debtor:

22 Creditor:

23 For earnings paid on:

24 CALCULATION OF AMOUNT GARNISHED FOR THIS PAYDAY

1	Disposable earnings:	
2	1. Gross earnings paid to debtor:	\$ _____
3	2. Amounts withheld:	
4	a. Federal Social Security tax:	\$ _____
5	b. Federal Medicare tax:	\$ _____
6	c. Federal income tax:	\$ _____
7	d. State income tax:	\$ _____
8	e. City or local tax:	\$ _____
9	f. Railroad retirement tax:	\$ _____
10	g. Other:	\$ _____
11	3. Total amounts withheld:	\$ _____
12	[Sum of items in line 2(a) through (g)]	
13	4. Disposable earnings:	\$ _____
14	(Line 1 minus line 3)	
15	Garnishment calculation:	
16	5. Twenty-five (25%) of disposable earnings	
17	(line 4):	\$ _____
18	6. Exemption amount:	\$ _____
19	7. Line 4 minus line 6 (if less than \$0, enter \$0):	\$ _____
20	8. Enter smaller of line 5 or line 7:	\$ _____
21	9. Amounts of other current garnishments with	
22	higher priority (if none, enter \$0):	\$ _____
23	10. Subtract line 9 from line 8	
24	(if less than \$0, enter \$0):	\$ _____

1 11. Enter the number of other current garnishments with
2 the same priority, plus one: _____

3 12. Divide line 10 by line 11: \$ _____

4 The amount on line 12 is the garnishment amount for this pay
5 period.

6 STATEMENT OF AMOUNT DUE AND PAID

7 13. Total amount currently claimed by creditor: \$ _____

8 14. Amounts paid through garnishment:

9 a. Prior garnishments: \$ _____

10 b. This garnishment: \$ _____

11 (Line 12)

12 c. Total garnishments: \$ _____

13 15. Net amount owed after garnishments to date: \$ _____

14 (Line 13 minus line 14c)

15 SECTION 13. NEW LAW A new section of law to be codified
16 in the Oklahoma Statutes as Section 1209 of Title 12, unless there
17 is created a duplication in numbering, reads as follows:

18 A. The amount of earnings subject to garnishment may not exceed
19 the lesser of:

20 1. Twenty-five percent (25%) of disposable earnings for a
21 workweek; or

22 2. The amount by which disposable earnings for a workweek
23 exceed thirty (30) times the federal minimum wage required by
24

1 Section 6(a) of the Fair Labor Standards Act, 29 U.S.C., Section
2 206(a), as amended.

3 B. For a pay period greater than one week, the amount in
4 paragraph 2 of subsection A of this section shall be adjusted to be
5 the appropriate multiple of thirty (30) times the federal minimum
6 wage. In calculating the multiple, a pay period of one (1) calendar
7 month is deemed to be four and one-third (4 1/3) weeks.

8 SECTION 14. NEW LAW A new section of law to be codified
9 in the Oklahoma Statutes as Section 1210 of Title 12, unless there
10 is created a duplication in numbering, reads as follows:

11 A. If more than one ordered deduction is in effect against an
12 employee of a garnishee, the following rules apply:

13 1. For an ordered deduction with higher priority than a
14 garnishment, the garnishee shall send withheld earnings to the
15 person entitled to the deduction before sending any withheld
16 earnings under paragraph 2 or 3 of this subsection. The garnishee
17 shall send any amounts remaining after payment under this paragraph
18 in accordance with paragraphs 2 and 3 of this subsection;

19 2. For an ordered deduction with the same priority as a
20 garnishment, the garnishee shall send an equal amount of the
21 withheld earnings to each person entitled to a deduction without
22 regard to the time the deduction became effective, the amount of the
23 debt, or any other factor; and

24

1 3. For an ordered deduction with a lower priority than a
2 garnishment, the garnishee shall send the amount due under
3 paragraphs 1 and 2 of this section before any payment is made on the
4 deduction.

5 B. Priority of an ordered deduction shall be determined under
6 the laws of this state other than this act.

7 SECTION 15. NEW LAW A new section of law to be codified
8 in the Oklahoma Statutes as Section 1211 of Title 12, unless there
9 is created a duplication in numbering, reads as follows:

10 A. A garnishee is not liable for a sanction under Section 16 of
11 this act unless:

12 1. The debtor or creditor files a motion with the court which
13 states with specificity the nature of the garnishee's failure to
14 comply with this act;

15 2. If the creditor files the motion under paragraph 1 of this
16 subsection and an agent has been named under Section 6 of this act,
17 the creditor sends a copy of the motion to the agent; and

18 3. The garnishee fails:

19 a. to send the information required by paragraphs 1 or 2
20 of Section 6 of this act not later than thirty (30)
21 business days after the earlier of the time the
22 garnishee receives a copy of the motion,

23 b. to begin garnishment under Section 7 of this act not
24 later than thirty (30) calendar days after the earlier

1 of the time the garnishee receives a copy of the
2 motion under paragraph 1 or 2 of this subsection or,
3 if no payday occurs at least six (6), but not later
4 than twenty-one (21) calendar days after receiving the
5 copy, to begin garnishment on the next payday later
6 than twenty-one (21) calendar days after the earlier
7 of the time the garnishee receives a copy, or

8 c. to remit to the creditor, not later than five (5)
9 business days after receiving a copy, the amount that
10 has been withheld from the earnings of the debtor
11 since garnishment began under Section 7 of this act
12 but not properly remitted to the creditor under
13 subsection A of Section 8 of this act.

14 B. The court may excuse, for good cause, payment of all or part
15 of an amount due under Section 16 of this act.

16 C. The motion required under paragraph 1 of subsection A of
17 this section shall be in a standard form containing the following
18 information:

19 "Now comes (check one):

20 ___ [State name of creditor]

21 ___ [State name of debtor], the debtor against whom
22 garnishment is sought in this action

23 to notify the Court and the employer has been served in a
24 garnishment action and has failed to comply with its

1 obligations under the Uniform Wage Garnishment Act in that
2 (check all that apply):

3 ___ (1) The employer failed to send the information
4 required by Section 6 of the Uniform Wage
5 Garnishment Act within twenty-one (21) days of
6 being served with the Motion to Commence
7 Garnishment.

8 ___ (2) The employer failed to send the information
9 required by subparagraph a of paragraph 2 of
10 Section 6 of the Uniform Wage Garnishment Act
11 within twenty-one (21) days of being served with
12 the Motion to Commence Garnishment.

13 ___ (3) The employer failed to send the information
14 required by subparagraph b of paragraph 2 of
15 Section 6 of the Uniform Wage Garnishment Act
16 within twenty-one (21) days of being served with
17 the Motion to Commence Garnishment.

18 ___ (4) The employer failed to begin garnishment on
19 the first payday that occurred at least thirty
20 (30) days after it sent the debtor the notices
21 under Section 6 of the Uniform Wage Garnishment
22 Act.

23 ___ (5) The employer failed to remit to the creditor
24 amounts withheld from the earnings of the debtor

1 until later than five (5) business days after
2 withholding the amounts as required by Section 8
3 of the Uniform Wage Garnishment Act.

4 _____ (6) The employer received a notice from the
5 creditor requiring it to change its records about
6 the amount the debtor owes to the creditor and
7 the employer failed to send to the debtor either
8 a copy of the notice changing the amount due or a
9 Calculation Worksheet as required by subsection E
10 of Section 8 of the Uniform Wage Garnishment Act.

11 _____ (7) The movant sent a request for a Calculation
12 Worksheet on [insert date] but the employer
13 failed to send a Calculation Worksheet within
14 five (5) business days of receiving the request.

15 _____ (8) The employer failed to send the notice
16 required by subsection C of Section 9 of the
17 Uniform Wage Garnishment Act that the debtor is
18 no longer an employee of the employer within
19 twenty-one (21) days of the first day on which
20 the debtor was no longer an employee.

21 This notice is intended to give the employer an opportunity
22 to cure the failure(s) alleged above. To cure, the
23 employer shall:
24

1 Send the information required by items (1), (2), and
2 (3) within ten (10) business days of receiving this
3 motion.

4 Begin the garnishment required by item (4) within
5 twenty-one (21) days of receiving this motion or, if
6 no payday occurs by that time, on the next payday
7 after twenty-one (21) days.

8 Remit withheld earnings to the creditor under item (5)
9 within five (5) business days of receiving this
10 motion.

11 Immediately provide the information required by items
12 (6), (7), or (8).

13 If the employer does not cure the failure(s) alleged above,
14 the movant may seek the remedies provided by Section 16 of
15 the Uniform Wage Garnishment Act".

16 SECTION 16. NEW LAW A new section of law to be codified
17 in the Oklahoma Statutes as Section 1212 of Title 12, unless there
18 is created a duplication in numbering, reads as follows:

19 Subject to Section 15 of this act, the following rules apply:

20 1. A garnishee that fails to comply with Section 6 of this act
21 shall be liable to the creditor for Twenty Dollars (\$20.00) for each
22 day beginning twenty-two (22) days after service of the motion:

23 a. until the garnishee sends the information required by
24 paragraph 1 of Section 6 of this act, or

1 b. until the earlier of the day the garnishee sends the
2 information required by paragraph 2 of Section 6 of
3 this act or garnishment is required to begin under
4 Section 7 of this act;

5 2. A garnishee that fails to comply with Section 7 of this act
6 shall be liable to the creditor for the amount under that section
7 that should have been withheld and sent to the creditor;

8 3. A garnishee that fails to comply with subsection A of
9 Section 8 of this act shall be liable to the creditor for:

10 a. any amount withheld from the earnings of the employee
11 which the creditor did not receive because of the
12 garnishee's failure to send the amount properly, and

13 b. Twenty Dollars (\$20.00) for each day beginning six (6)
14 business days after a payday on which the amount was
15 or should have been withheld and ending the day before
16 the amount is sent to the creditor;

17 4. A garnishee that fails under subsection E of Section 8 of
18 this act to send a calculation worksheet or a copy of the notice
19 received from the creditor is liable to the employee for Five
20 Dollars (\$5.00) for each day beginning on the payday when the
21 worksheet or notice should have been sent and ending the day before
22 the garnishee sends the worksheet or notice;

23 5. A creditor shall apply any amount paid by a garnishee to the
24 creditor under this section toward reduction of the amount owed by

1 the debtor to the creditor. The maximum amount paid by a garnishee
2 under this section may not exceed the total amount owed by the
3 debtor in the garnishment action;

4 6. A reduction of the amount owed by the debtor to the creditor
5 under paragraph 5 of this subsection does not entitle the garnishee
6 to any right of reimbursement, indemnity, or subrogation against the
7 debtor. This paragraph may not be varied by agreement;

8 7. The motion seeking sanction under paragraph 1 of this
9 section shall be in a standard form containing the following
10 information:

11 "Now comes (check one):

12 ___ [State name of creditor]

13 ___ [State name of debtor], the debtor against whom
14 garnishment is sought in this action.

15 [Creditor or debtor] filed and served a Motion of Employer
16 Noncompliance under Section 15 of the Uniform Wage
17 Garnishment Act on [insert date]. The employer has not
18 timely cured the failure(s) identified in that motion. Now
19 comes [creditor] [debtor] to move that [state name of
20 employer] be sanctioned for its failure to comply with its
21 obligations under the Uniform Wage Garnishment Act in that
22 (check all that apply):

23 ___ The employer failed to send the information
24 required by paragraph 1 of Section 6 of the

1 Uniform Wage Garnishment Act within twenty-one
2 (21) days of being served with the Motion to
3 Commence Garnishment.

4 _____ The employer failed to send the information
5 required by subparagraph a of paragraph 2 of
6 Section 6 of the Uniform Wage Garnishment Act
7 within twenty-one (21) days of being served with
8 the Motion to Commence Garnishment.

9 _____ The employer failed to send the information
10 required by subparagraph b of paragraph 2 of
11 Section 6 of the Uniform Wage Garnishment Act
12 within twenty-one (21) days of being served with
13 the Motion to Commence Garnishment.

14 _____ The employer failed to begin garnishment on the
15 first payday that occurred at least thirty (30)
16 days after it sent the debtor the notices
17 required under subparagraph b of paragraph 2 of
18 Section 6 of the Uniform Wage Garnishment Act.

19 _____ The employer failed to remit to the creditor
20 amounts withheld from the earnings of the debtor
21 until later than five (5) business days after
22 withholding the amounts as required by subsection
23 A of Section 8 of the Uniform Wage Garnishment
24 Act.

1 ___ The employer failed to send the debtor a
2 Calculation Worksheet or a copy of the notice
3 changing the amount due as required by subsection
4 E of Section 8 of the Uniform Wage Garnishment
5 Act.

6 ___ The employer failed to send a Calculation
7 Worksheet to (check one or both):

8 ___ the debtor

9 ___ the creditor

10 within five (5) business days of receiving a
11 request for a worksheet.

12 ___ The employer failed to send the notice required
13 by subsection C of Section 9 of the Uniform Wage
14 Garnishment Act that the debtor is no longer an
15 employee of the employer within twenty-one (21)
16 days of the first day on which the debtor was no
17 longer an employee".

18 SECTION 17. NEW LAW A new section of law to be codified
19 in the Oklahoma Statutes as Section 1213 of Title 12, unless there
20 is created a duplication in numbering, reads as follows:

21 A. If the court determines that a creditor acted in bad faith
22 in seeking a garnishment under this act, the court may find the
23 creditor liable for:

24 1. An amount not to exceed One Thousand Dollars (\$1,000.00);

1 2. Any amount due under subsection C of this section; and

2 3. Reasonable attorney fees of the garnishee and individual
3 whose earnings the creditor sought to garnish.

4 B. A garnishee or individual whose earnings the creditor sought
5 to garnish may send to the creditor a notice in a record stating the
6 reason that the garnishment is wrongful. If the creditor is
7 represented by an attorney, the garnishee or individual shall send
8 the notice to the attorney. The creditor acts in bad faith if it
9 fails, not later than seven (7) business days after receiving the
10 notice, to:

11 1. Take appropriate action to stop the garnishment and return
12 any earnings garnished during the sixty (60) days preceding receipt
13 of the notice and send to the garnishee or individual a notice in a
14 record indicating that it has done so; or

15 2. File a motion with the court requesting an expedited hearing
16 to determine whether the garnishment was wrongful.

17 C. A creditor that fails to comply with subsection B of this
18 section shall be liable for Fifty Dollars (\$50.00) per day beginning
19 on the eighth business day after receiving the notice provided for
20 in subsection B of this section and ending the day before the
21 creditor complies with paragraph 1 of subsection B of this section.

22 D. A court may allocate an amount awarded under subsection A of
23 this section, other than attorney fees, between the garnishee and
24 the individual whose earnings the creditor sought to garnish, taking

1 into consideration which person filed the claim alleging bad faith
2 or sent the notice alleging wrongful garnishment, the extent of each
3 person's participation in the proceedings, and the harm suffered by
4 each person.

5 E. The court may, for good cause, excuse payment of all or part
6 of an amount due under this section.

7 F. This section does not limit any other remedy available under
8 the laws of this state to a garnishee or an individual whose
9 earnings a creditor sought to garnish.

10 G. An employer or debtor seeking sanctions under Section 17 of
11 this act shall submit to the court a standardized form containing
12 the following information:

13 "Now comes (check one):

14 [State name of employer]

15 [State name of debtor], the debtor against whom
16 garnishment is sought in this action

17 to move that [state name of creditor], the creditor in this
18 action, be sanctioned for bad faith in seeking a
19 garnishment under the Uniform Wage Garnishment Act because

20 (check all that apply):

21 The creditor was notified in a record on [insert
22 date] that the garnishment sought was wrongful
23 and failed within seven (7) business days to
24 either take appropriate action to stop the

1 garnishment and return any earnings garnished
2 during the sixty (60) days preceding receipt of
3 the notice, or file a motion with this court
4 requesting an expedited hearing to determine
5 whether the garnishment was wrongful.

6 ___ The creditor acted in bad faith in seeking a
7 garnishment by:

8 [list and explain reasons]

9 The movant seeks (check all that apply):

10 ___ [Insert amount up to \$1,000] in sanctions.

11 ___ \$[] for failure to respond in a timely manner
12 to the notice provided on [insert date] that the
13 garnishment sought was wrongful, which is Fifty
14 Dollars (\$50.00) for each day of non-compliance
15 beginning on the eighth day after the notice was
16 provided.

17 ___ Reasonable attorney fees as determined by the
18 court".

19 SECTION 18. NEW LAW A new section of law to be codified
20 in the Oklahoma Statutes as Section 1214 of Title 12, unless there
21 is created a duplication in numbering, reads as follows:

22 A. A garnishee, creditor, or debtor may request the court to
23 hold a hearing to determine an issue arising under this act.

1 B. A debtor may request the court to hold a hearing to claim an
2 exemption from or limit on garnishment under law of this state other
3 than this act.

4 C. The court shall promptly hold a hearing requested under this
5 section. The court may enjoin a garnishment until the hearing can
6 be held.

7 D. A garnishee, creditor, or debtor seeking a hearing under
8 this section shall submit to the court a standardized form
9 containing the following information:

10 "Now comes (check one):

11 _____ [State name of creditor]

12 _____ [State name of employer]

13 _____ [State name of debtor], the debtor against whom
14 garnishment is sought in this action

15 to move for a hearing to determine the following issue(s)
16 under the Uniform Wage Garnishment Act:

17 [Explain issue(s)]"

18 SECTION 19. NEW LAW A new section of law to be codified
19 in the Oklahoma Statutes as Section 1215 of Title 12, unless there
20 is created a duplication in numbering, reads as follows:

21 A. An employer may not discharge or take other adverse action
22 against an employee because of a garnishment or attempted
23 garnishment.

24

1 B. Subsection A of this section shall be enforceable by the
2 powers, remedies, and procedures used to enforce discrimination in
3 employment under Section 1350 of Title 25 of the Oklahoma Statutes.

4 SECTION 20. NEW LAW A new section of law to be codified
5 in the Oklahoma Statutes as Section 1216 of Title 12, unless there
6 is created a duplication in numbering, reads as follows:

7 This act shall not affect any other law of this state that
8 limits or prohibits garnishment. Where there are contradictions in
9 state law, this act shall govern.

10 SECTION 21. NEW LAW A new section of law to be codified
11 in the Oklahoma Statutes as Section 1217 of Title 12, unless there
12 is created a duplication in numbering, reads as follows:

13 In applying and construing this uniform act, consideration shall
14 be given to the need to promote uniformity of the law with respect
15 to its subject matter among states that enact it.

16 SECTION 22. NEW LAW A new section of law to be codified
17 in the Oklahoma Statutes as Section 1217 of Title 12, unless there
18 is created a duplication in numbering, reads as follows:

19 This act modifies, limits, or supersedes the Electronic
20 Signatures in Global and National Commerce Act, 15 U.S.C., Section
21 7001 et seq., but does not modify, limit, or supersede Section
22 101(c) of that act, 15 U.S.C., Section 7001(c), or authorize
23 electronic delivery of any of the notices described in Section
24 103(b) of that act, 15 U.S.C., Section 7003(b).

1 SECTION 23. NEW LAW A new section of law to be codified
2 in the Oklahoma Statutes as Section 1218 of Title 12, unless there
3 is created a duplication in numbering, reads as follows:

4 This act shall not affect the validity or effect of a
5 garnishment order obtained before November 1, 2026.

6 SECTION 24. This act shall become effective November 1, 2026.

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