



CCPA-3

March 16, 1970

This is in further reply to your letter of February 4, 1970, addressed to our Portland, Oregon Area Office, which was referred to this office for reply.

The Department of Labor has not as yet promulgated any regulations or interpretations relating to the application of Title III, Restriction on Garnishment, of the Consumer Credit Protection Act. However, we would not hold that union dues and initiation fees, the employee's share of health and welfare premiums, and repayments of credit union loans are deductions required by law to be withheld. On the other hand, we would consider amounts withheld from employee's wages for unemployment compensation and workmen's compensation insurance pursuant to State law, as deductions required by law.

Your name has been placed on our mailing list to receive a copy of the regulations as soon as they are published.

Sincerely,

Robert D. Moran  
Administrator