

**Cottonwood, Inc.
Policies and Procedures**

SECTION: Personnel

POLICY NO: 03-014

SUBJECT: Garnishment of Wages

EFFECTIVE DATE: July 1987

Policy:

Under court order, Cottonwood, Inc. is obligated to accept legal claims against an employee's wages in accordance with provisions of Title III of the Consumer Credit Protection Act (CCPA), administered by the Wage and Hour Division (WHD).

Procedures:

1. Should Cottonwood, Inc. receive notification of garnishment, the Finance Manager will submit the order to the Garnishment department at Paycom. The employee will be notified through Employee Self Service (ESS) when an order has been submitted.
2. Paycom will make the necessary adjustments to payroll and will send all required payments on behalf of the employee.
3. A copy of the garnishment order will be maintained in the Financial Department.
4. Garnishments will continue until a Stop Order has been received and processed in Paycom.