

1 AN ACT concerning civil liabilities.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Illinois Wage Assignment Act is amended by  
5 changing Section 4 as follows:

6 (740 ILCS 170/4) (from Ch. 48, par. 39.4)

7 Sec. 4. The maximum wages, salary, commissions, and bonuses  
8 that may be collected by an assignee for any work week shall  
9 not exceed the lesser of (1) 15% of such gross amount paid for  
10 that week or (2) the amount by which disposable earnings for a  
11 week exceed 45 times the Federal Minimum Hourly Wage prescribed  
12 by Section 206(a)(1) of Title 29, U.S.C., as amended, or the  
13 minimum hourly wage prescribed by Section 4 of the Minimum Wage  
14 Law, whichever is greater, in effect at the time the amounts  
15 are payable. This provision (and no other) applies irrespective  
16 of the place where the compensation was earned or payable and  
17 the State where the employee resides. No amounts required by  
18 law to be withheld may be taken from the amount collected by  
19 the creditor. The term "disposable earnings" means that part of  
20 the earnings of any individual remaining after the deduction  
21 from those earnings of any amounts required by law to be  
22 withheld. If there is more than one assignment demand received  
23 by the employer, the assignees shall collect in the order or  
24 priority of service of the demand upon the employer, but the  
25 total of all collections shall not exceed the amount that could  
26 have been collected if there had been one assignment demand.

27 Benefits and refunds payable by pension or retirement funds  
28 or systems, any assets of employees held by those funds or  
29 systems, and any moneys an employee is required to contribute  
30 to those funds or systems are exempt and are not subject to a  
31 wage assignment under this Act.

32 A fee of \$12 for each wage assignment shall be collected by

1 and paid to the employer and the amount so paid shall be  
2 credited against the amount of the wage-earner's outstanding  
3 debt.

4 (Source: P.A. 88-395.)

5 Section 99. Effective date. This Act takes effect upon  
6 becoming law.