

## CHAPTER 270

## GARNISHMENT OF WAGES

S. F. 280

AN ACT relating to garnishment of wages, liability for costs, and discharge of employees.

*Be It Enacted by the General Assembly of the State of Iowa:*

1 SECTION 1. Chapter six hundred forty-two (642), Code 1971, is  
2 amended by adding the following new section:

3 "1. The disposable earnings of an individual shall be exempt from  
4 garnishment to the extent provided by the federal Consumer Credit  
5 Protection Act, Title III. The term "Consumer Protection Act" means  
6 the Act of Congress approved May 29, 1968, 82 Stat. 163, officially  
7 cited as the "Consumer Credit Protection Act, Title III." The maxi-  
8 mum amount of an employee's earnings which may be garnished  
9 during any one calendar year is two hundred fifty (250) dollars for  
10 each judgment creditor, except as provided in section 627.12 of the  
11 Code.

12 2. No employer shall:

13 a. Withhold from the earnings of an individual an amount greater  
14 than that provided by law.

15 b. Dispose of garnished wages in any manner other than ordered  
16 by a court of law.

17 c. Discharge an individual by reason of his earnings having been  
18 subject to garnishment for indebtedness.

19 d. Be held liable for an amount not earned at the time of the serv-  
20 ice of notice of garnishment or for the costs of a garnishment action.

21 3. For the purpose of this section:

22 a. The term "earnings" means compensation paid or payable for  
23 personal services, whether denominated as wages, salary, commission,  
24 bonus, or otherwise, and includes periodic payments pursuant to a  
25 pension or retirement program.

26 b. The term "disposable earnings" means that part of the earnings  
27 of any individual remaining after the deduction from those earnings  
28 of any amounts required by law to be withheld."

1 SEC. 2. Section six hundred twenty-seven point ten (627.10), Code  
2 1971, is repealed.

Approved June 4, 1971.

## CHAPTER 271

## CONTEMPT IN PATERNITY CASES

H. F. 546

AN ACT relating to contempt actions in paternity cases.

*Be It Enacted by the General Assembly of the State of Iowa:*

1 SECTION 1. Chapter six hundred seventy-five (675), Code 1971, is  
2 amended by adding the following new section:

3     **“Contempt.** If the father fails to comply with or violates the terms  
 4 or conditions of a support order made pursuant to the provisions of  
 5 this chapter, he shall be punished by the court in the same manner  
 6 and to the same extent as is provided by law for a contempt of such  
 7 court in any other suit or proceeding cognizable by such court.”

Approved June 30, 1971.

## CHAPTER 272

### SECURED INTEREST IN COLLATERAL

S. F. 105

AN ACT making the embezzlement of secured interests in collateral a crime and providing a penalty therefor.

*Be It Enacted by the General Assembly of the State of Iowa:*

1     SECTION 1. Section seven hundred ten point twelve (710.12), Code  
 2 1971, is amended by striking the section and inserting in lieu thereof  
 3 the following:

4     **710.12 Embezzlement of secured interest in collateral—penalty.**  
 5 If any debtor who has given a security interest in collateral willfully  
 6 and with intent to defraud, destroys, conceals, sells, or in any manner  
 7 disposes of the collateral while the security interest remains unsatis-  
 8 fied and without the written consent of the secured party, he shall be  
 9 guilty of larceny and punished accordingly.

Approved March 16, 1971.

## CHAPTER 273

### FALSE USE OF CREDIT CARDS

#### AND WIRE SERVICES

H. F. 132

AN ACT relating to the penalties for false use of credit cards and fraudulent use of wire services.

*Be It Enacted by the General Assembly of the State of Iowa:*

1     SECTION 1. Section seven hundred thirteen point forty-two  
 2 (713.42), Code 1971, is amended by striking the section and inserting  
 3 in lieu thereof the following:

4     **713.42 Penalty.** Any person who violates section seven hundred  
 5 thirteen point thirty-nine (713.39) or section seven hundred thirteen  
 6 point forty (713.40) of the Code and the amount of credit obtained or  
 7 attempted to be obtained, or the amount of purchase or attempted  
 8 purchase, or the amount of service obtained or attempted to be ob-  
 9 tained, does not exceed one hundred dollars shall be guilty of a mis-  
 10 demeanor and upon conviction shall be punished by a fine of not more  
 11 than one hundred dollars, or imprisonment for not more than thirty  
 12 days. If the amount of credit obtained or attempted to be obtained,