6-30/204.00 Direct Deposit Public Benefits and Social Security Deposit Accounts

Direct Deposit Public Benefits and Social Security Deposit Accounts are deposit accounts in which payments of public benefits or social security benefits are directly deposited by the government or its agent. These accounts are exempt without making a claim in the following amount:

- Where one depositor is the designated payee of public benefits-$1,750 (CCP 704.080(b)(1))
- Where one depositor is the designated payee of social security payments-$3,500 (CCP 704.080(b)(2))
- Where two or more depositors are designated payee of public benefits-$2,600
  - Unless such depositors are joint payees of payments which represent a benefit to only one of the depositors, in which case the exempt amount is $1,750 (CCP 704.080(b)(3))
- Where two or more depositors are designated payee of social security payments-$5,250
  - unless such depositors are joint payees of payments which represent a benefit to only one of the depositors, in which case the exempt amount is $3,500 (CCP 704.080(b)(4))

Any amount which exceeds the exemption is exempt to the extent it consists of public benefits payments. (CCP 704.050(c))