

LEGAL SMART

FEBRUARY 2022 EDITION

The mission of Legal Resources is to provide superior legal services to our members, enabling them to lead active, healthy and worry-free lives, free of major legal expenses.

This Month's Edition includes:

- > Know Your Consumer Rights
- > The Importance of a Power of Attorney
- > Tip of the Month, Game Day Chorizo Queso Dip, and more!



TIP OF THE MONTH

Prepare in 2022

• It's important to know the full terms of any contract. Always read thoroughly prior to signing

- Keep copies of important documents in a safe and secure location for quick reference when needed
- Keep an "emergency fund" to help cover life's unexpected expenses
- Review your credit reports annually and dispute any inaccuracies. It's free at [AnnualCreditReport.com](https://www.annualcreditreport.com)

Featured Story

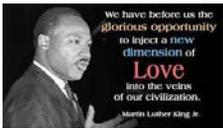
5 Consumer Rights You Should Know

Do you know you have rights as a consumer? When buying something, or doing business with somebody, there are regulations and laws to ensure your protection.

1. Ask for repair, replacement, or refund of goods that do not conform with the sales agreement. The shop must give you one at no extra cost. If it is impossible to repair or replace, shop owners must refund you in full.
2. If you buy several items and only some do not meet the sales agreement, you are entitled to a price reduction or partial refund.
3. If you are given products with quality issues, the shop must replace it or issue a refund without any extra charge. If you choose a refund, the item/s must be returned to the seller in 'as new condition'.
4. You have the right to ask for information, such as a list of ingredients or a complete production process.
5. When a product is sold, a warranty is given. You can ask for warranty compensation due to the product's defect, but you must complain about it within "two years from the date on which that person became aware of the defect or ought reasonably to have become aware of it."

#TrendingNow

Honoring Black History Month



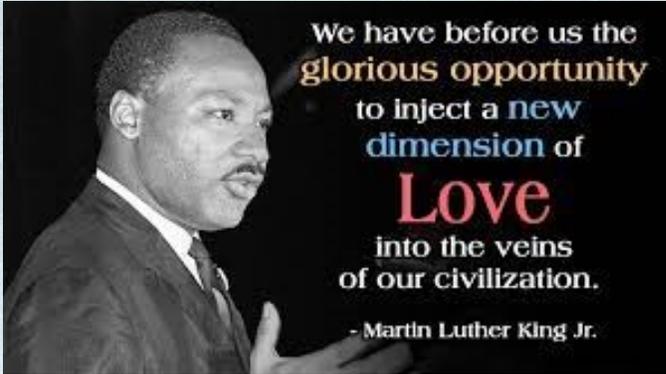
Something Different

Game Day Chorizo Queso Dip



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SOMETHING DIFFERENT

Game Day Chorizo Queso Dip

A great slow cooker idea to enjoy for the big game.

- 1 lb Chorizo Sausage (cook, crumble, & drain oil if needed)
- 8 oz. Cream Cheese
- 8 oz. Pepper Jack Cheese (freshly shredded)
- 7 oz. Can Diced Green Chiles
- 5 oz. Can Evaporated Milk (or ½ cup whole milk)
- 1-2 lrg Jalapeño (seeded & finely diced)
- Lots of Corn and Tortilla Chips for dipping!

Place all ingredients in a slow cooker on high for 1-1.5 hours or on low for 3 hours.

Keep slow cooker on warm setting for serving.



DID YOU KNOW ?

Power of Attorney is something you can use to give someone else legal authority on your behalf. They can act in all matters related with whatever decision best suits them, whether or not those decisions are beneficial for the person making them. They can do anything they choose with this permission, so if someone has an injury and needs treatment at home without being able to move around, using a POA allows family members to access rights in order to provide care, while ensuring proper procedures are followed during hospital visits, visits from doctors, etc.

CYBER CORNER

Remote Learning Safety

Virtual classrooms created several obstacles for young students, but also opened doors to digital exploration. As students hone their computer skills, be sure to have continuous conversation about internet safety. Encourage the use of websites and video conferencing tools approved by the school to set digital boundaries. Encourage children to report any online activity that appears wrong or harmful, such as impersonation, cyberbullying, and unknown messages. Lastly, remind children to check with an adult before submitting any information that includes PII (personal identifiable information) to avoid identity theft.



Frequently Asked Questions



- Q:** I am interested in learning more about my Legal Plan and the benefits it provides. How can I access informational handouts?
- A:** Contact our Member Services department or your Human Resources team and they will help you obtain the proper materials. Your Plan Attorney is well versed in legal matters fully covered by your Legal Plan. Remember, General Consultations are included.

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