



TRENDING NOW

Backyard Privacy: Where Do Security Cameras Cross the Line?

As outdoor security cameras become more common, privacy questions often increase during the summer months. Especially when neighbors spend more time outside and cameras appear to face pools, patios, or backyards.

What's allowed can depend on state privacy laws, local ordinances, HOA rules, and whether there's a reasonable expectation of privacy in the area being recorded. In many cases, video recording may be permitted even if parts of neighboring property are visible, but audio recording, camera placement, and intent can raise additional legal concerns.

Legal Resources members can contact a plan attorney to review applicable laws, HOA rules, and discuss possible next steps if concerns arise.

FEATURED STORY

Co-Signing for Family: What You Should Know First

Post graduation season often brings major life transitions for parents, from college housing and first apartments to vehicle purchases and new financial independence. That can mean being asked to co-sign a lease or loan for an adult child.

What many don't realize is that co-signing creates equal legal and financial responsibility if payments are missed. Even if your child agrees to make payments, landlords and lenders can still pursue you for unpaid balances, damages, or penalties. This can impact your credit score, debt-to-income ratio, and ability to borrow in the future.

Many co-signers also overlook important lease terms like joint liability clauses, early termination fees, and maintenance responsibilities that may extend beyond what they expected. These details can become especially important when multiple roommates are involved.

Before signing, it's important to fully understand the agreement, ask about future removal options, and evaluate whether alternative arrangements may exist. Legal Resources members may also have the ability to have certain agreements reviewed by a plan attorney before signing, helping identify risks, explain obligations, and provide greater clarity before making a long-term financial commitment.

CYBER CORNER

Vacation Photos Can Reveal More Than You Think

Summer travel photos can accidentally reveal your location, empty home, boarding passes, or personal details.

Before posting, review privacy settings, avoid sharing live travel updates, and check photos carefully for anything scammers could exploit.

IN THE SPOTLIGHT

Your Digital Vault for Life & Legacy

Legal Resources partners with LifeCloud to help members securely organize the documents and details that matter most. Members can store legal, financial, medical, and personal files, receive AI-powered insights, and build a trusted Circle of family or advisors who may need access in an emergency or major life event.

This month's guest blog explores why being organized is about more than having documents, it's about making sure the right people can find them when needed.

Read the full post: [CLICK HERE](#)

SEMINAR DATES

WHEN LIFE GETS LEGAL

Topic: Hiring a Contractor

Date: July 8, 2026 from 12 - 1 pm EST

IDENTITY THEFT TODAY

Topic: Managing Your Digital Footprint

Date: July 15, 2026 from 12 - 1 pm EST

CONVERSATIONS FOR CAREGIVERS

Topic: Identity Theft Risks for Seniors

Date: July 22, 2026 from 12 - 1 pm EST

CASE IN POINT

The Vacation Was Great — Until the Bill Arrived

After returning home from a family beach trip, a member received an email from the vacation rental host claiming patio furniture had been damaged during their stay and demanding \$850 for replacement.

The member believed the furniture had already been worn when they arrived, but they hadn't documented it. Unsure of their responsibility, they contacted Legal Resources. A plan attorney reviewed the rental agreement, explained the damage clause, and helped the member formally dispute the charges, ultimately helping them avoid paying for damage they did not cause.

FINANCIAL PLANNING

Building a Legacy Plan for the Road Ahead

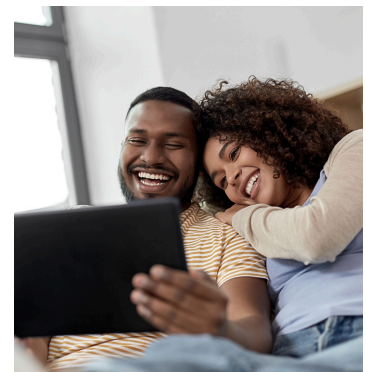
Legacy planning is about more than passing down assets. It's about preparing the next generation with the structure, education, and guidance to manage what you've built.

Through Legal Resources' partnership with Kinnect Advisors, members have access to financial professionals who can help build a long-term plan designed to support family goals, asset protection, and future peace of mind.

FAQ

Q: My child is traveling out of state with their grandparents this summer. Should I have any legal documents in place?

A: Yes. Provide a notarized letter authorizing medical treatment and travel permission to avoid delays. Contact Member Services to review your benefits.



LEGAL LINGO

Umbrella Insurance — Extra Protection You May Need

Umbrella insurance provides additional liability coverage beyond standard home or auto policies. This extra layer of protection can become important for homeowners, landlords, pool owners, boat owners, or anyone with significant assets.

If a serious accident or lawsuit exceeds the limits of your primary policy, umbrella coverage may help cover remaining costs. Many people don't realize their standard policies may only go so far. Understanding where your existing coverage ends, and whether additional protection makes sense, can be an important part of both legal and financial planning.

