LEGALSMART

November 2026 Edition

LEGAL RESOURCES



TRENDING NOW

Buy Now, Pay Later: What Happens When You Dispute a Purchase?

Buy Now, Pay Later services make it easy to split purchases into smaller payments, especially during the holidays. But what happens when an order never arrives or a retailer refuses a refund?

Unlike traditional credit cards, consumer protections for installment payment services can vary depending on the provider and how the transaction is structured. Some services may continue collecting scheduled payments while a dispute is being reviewed. Others offer purchase protection or allow payments to be paused.

Before choosing a payment plan, understand its dispute process, refund policies, and potential late fees. Convenient payments shouldn't mean unexpected complications when something goes wrong.

FEATURED STORY

The Warranty You May Already Have

Holiday sales are a popular time for big-ticket purchases like TVs and laptops, and at checkout you'll often be offered an extended warranty or protection plan. Before you pay extra, it's worth knowing what coverage may already come with your purchase.

- Manufacturer warranties typically cover defects for a set period, with terms that spell out what's repaired, replaced, or excluded.
- Credit card benefits sometimes include purchase protection or extended warranty coverage, depending on the card.
- Service contracts, often sold as extended warranties, are separate agreements that can carry deductibles and exclusions worth reading closely.

Before you buy, compare the coverage period and check whether the plan duplicates protection you already have. It also helps to ask about accidental damage, since manufacturer warranties usually cover defects rather than drops and spills.

Sometimes the smartest holiday savings come from knowing what you're already covered for.

CYBER CORNER

One Setting to Protect Your Holiday Purchases

Turn on transaction text alerts in your banking app before holiday shopping begins. Set notifications for every card purchase so you can spot unfamiliar charges quickly and report potential fraud before additional transactions occur.

IN THE SPOTLIGHT

When Life Gets Legal: Child Custody, Visitation, and Support

Family transitions bring important questions about parenting arrangements, legal rights, and financial responsibilities.

Join Legal Resources on November 11 at noon ET for our next When Life Gets Legal seminar. Learn how custody and support decisions are made, what courts consider when determining a child's best interests, and strategies for effective co-parenting.

Register HERE today.

SEMINAR DATES

WHEN LIFE GETS LEGAL

Topic: Family Law:
Child Custody, Visitation, and Support
Date: Nov. 11, 2026 from 12 - 1 pm ET

IDENTITY THEFT TODAY

Topic: Home Title Theft Awareness and Prevention
Date: Nov. 18, 2026 from 12 - 1 pm ET

CONVERSATIONS FOR CAREGIVERS

Topic: Technology Tools That Make Caregiving Easier
Date: Nov. 25, 2026 from 12 - 1 pm ET

CASE IN POINT

The House Was Almost Theirs, Until the Inspection

A Legal Resources member hoped to move into their dream home before the holidays when an inspection revealed serious plumbing issues the seller hadn't disclosed.

Concerned about expensive repairs, the member contacted Legal Resources. A plan attorney reviewed the purchase agreement, explained their rights, and clarified the inspection contingency.

With legal guidance from their attorney and negotiations handled by their realtor, the member secured a seller credit toward repairs, saving money at closing and providing peace of mind as they prepared to settle into their new home.

FINANCIAL PLANNING

A Different Kind of Holiday Gift: Investing in Their Future

This holiday season, consider a gift that could grow beyond December. Contributions to a child's 529 education savings plan or custodial investment account can support future opportunities, but each comes with different tax rules and ownership considerations.

Kinnect Advisors can help you explore options that align with your family's goals.

Connect with Kinnect Advisors

FAQ

Q: Do I have to know what type of attorney I need before contacting Legal Resources?

A: No! Member Services can explain your coverage and help you get connected with the appropriate legal team.



LEGAL LINGO

Implied Warranty

Did you know a product can come with legal protections even without a written warranty?

An implied warranty is created by law rather than promised by the seller. The most common one, the implied warranty of merchantability, generally means a product should work as reasonably expected for its ordinary purpose. So if your new coffee maker won't brew, you may have protections that go beyond the store's return policy.

These rights vary by state and can sometimes be limited or disclaimed, so before writing off a defective purchase as your loss, it's worth knowing where you stand.