

Hello to the amazing staff at the City of Pinole!

I was super excited to come meet you all during the benefits fair a couple of weeks ago. I know it was a lot of information that was given to everyone, but we wanted to make sure you know that you are still eligible to enroll in LegalShield and IDShield benefits for you and your family.

We are one of the many amazing NEW Benefits that have been offered to you in your benefits package now and some of you may not have even heard about us yet. LegalShield and IDShield is a voluntary benefit available for you and your family for all the expected and unexpected things that life may bring your way.

I have included some basic information and a video explaining what we are and how we are there to assist and help you, this way you can review the information with your spouse and or partner, so you are aware of the services to protect you and your family. Just a reminder that both services are available 24/7 so you are protected during emergency situations that may occur outside of the typical business day.

Please email the 1-page application back to me to start services **OR** you can go right to the enrollment site we have set up for all employees to see more information on what services are offered to you in more detail.

[City of Pinole Enrollment Website](#)

[Quick intro to services \(3 min video\)](#)

We look forward to empowering and protecting you and your family for many years to come!

Please let me know if you have any questions.

Thanks,

Christina Grant

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530-383-9148

Legal/ID Shield

Account Manager







# 25 Reasons To Be Legal Ready



Unexpected legal questions arise every day, and **with LegalShield on your side**, you'll have access to a quality law firm for covered personal situations, no matter how traumatic or how trivial they may seem.

1. You don't have an up-to-date Will.
2. You don't understand your health insurance plan or new legislation.
3. You are selected for an audit.
4. You receive a speeding ticket.
5. You are buying or selling your home.
6. Your landlord raises rent in violation of your verbal agreement.
7. Your teenager is accused of shoplifting.
8. You decide to change your name.
9. Someone reports you for child abuse.
10. You receive disability.
11. A friend or neighbor is injured on your property.
12. You need child support enforced.
13. A hairdresser damages your hair with harsh chemicals.
14. Your car is repossessed unjustly.
15. An accident results in a personal injury.
16. You are subpoenaed or served with legal papers.
17. You need your lease agreement reviewed.
18. You want to adopt a child.
19. You're sold defective merchandise.
20. You need help with credit card liability resolution.
21. Your pet causes damage to a neighbor's garden.
22. Your neighbor's dog barks for hours every night.
23. Your landlord enters your apartment without permission.
24. Your landlord refuses to refund your cleaning deposit.
25. A merchant refuses to honor a guarantee.

Pre-Paid Legal Services, Inc. ("PPLSI") provides access to legal services offered by a network of provider lawfirms to PPLSI members through membership-based participation. Neither PPLSI nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice.

FOR MORE  
INFORMATION,  
CONTACT YOUR  
INDEPENDENT  
ASSOCIATE



## Have you ever:

- ☐ Needed your Will prepared or updated?
- ☐ Worried about being a victim of identity theft?
- ☐ Received a moving traffic violation?
- ☐ Signed a contract?
- ☐ Been concerned about your child's identity?
- ☐ Lost your wallet?

## The LegalShield Membership Includes:

- **Dedicated Provider Law Firm**  
Direct access, no call center
- **Advice and Consultation** for any personal legal matter, even pre-existing matters
- **Letters/Phone Calls** on a lawyer's letterhead, made on your behalf
- **Document Review** up to 15 pages each
- **Residential Loan Document Assistance** for the purchase of your primary residence, once per membership year
- **Will Preparation** Standard Will, Physician's Directive and Living Will
- **24/7 Emergency Access** for covered situations
- **Speeding Ticket Assistance** with non-criminal, moving traffic matters when driving with a license and proper registration
- **Income Tax Audit Services** includes representation if audited by the IRS on your personal tax return
- **Trial Defense** when named defendant in a covered civil lawsuit
- **Uncontested Divorce, Separation, Adoption and/or Name Change Representation** available 90 consecutive days from the effective date of your plan
- **25% Off Additional Legal Services** includes discounted rates for additional legal services



## The LegalShield + IDShield Dual Membership Includes:

### Credit Counseling and Education

Available exclusively to those with both a LegalShield and IDShield Membership, our Identity Theft Specialists will provide one-on-one education to help you understand your valuable credit rating and actions that are likely to have an impact on your credit score. Additionally, your provider law firm can offer legal consultation on the laws surrounding credit scores and lending as well as draft letters on your behalf and review documents up to 15 pages.

## The IDShield Membership Includes:

- **3 Bureau Credit Monitoring** triples your security with monitoring from all 3 major credit bureaus with instant activity alerts
- **High Risk Application and Transaction Monitoring** monitors new account applications to detect potentially fraudulent accounts
- **Social Media Monitoring** scans social accounts for reputational and privacy risks
- **Hard Credit Inquiry Alerts** monitors your credit report for new inquiries such as bank account and credit card applications
- **Identity Consultation Services** receive consultation on any identity-related issue
- **Identity Fraud Protection Plan** covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event
- **Unlimited Service Guarantee** ensures that we won't give up until your identity is restored!
- **Full-Service Restoration** provides one-on-one consultation to resolve identity related issues
- **24/7 Emergency Access** includes live support for identity theft emergencies
- **Trend Micro Maximum Security** defends against ransomware and other threats.
- **VPN Proxy One** turns a public hotspot into a secure Wi-Fi via Virtual Private Network (VPN) with bank-grade data encryption to keep your information protected from hackers
- **Password Manager** provides multiple device protection and privacy for your digital life



Put your law firm and identity theft protection in the palm of your hand with the LegalShield and IDShield mobile apps!

## Receive counseling on:

- **Debt Management** Offer education on healthy debt management and how to follow a spending plan.
- **Understanding Credit Card APR** Understand what APR is and how it factors into your monthly payments on borrowed monies.
- **Actions That Impact Your Credit Rating** Educate on actions that can impact credit ratings, understanding those ratings and how they can influence interest rates.
- **Identity Theft Risk Management** Guidance on how to mitigate the risks of identity theft. Including how to block unwanted calls and texts, awareness of circulating scams, ploys to gain access to personal information and phishing awareness.
- **Reducing Exposure to Identity Theft** Offer Privacy Management and Reputation Management alongside additional tools available through the IDShield Membership to proactively reduce risks.
- **How New Credit Report Entries Can Impact Credit ratings** Educate consumers on best practices when applying for credit to limit any negative impacts.
- **How to Build Credit** Share tips on how to build a strong credit file such as keeping a low balance, paying on time and maintaining a low credit ratio.
- **How Credit Scores Influence Loans and Interest Rates** Explain how credit score is used to determine if a consumer is a risk when extending credit. In addition, the credit score is used to help determine the interest rates and fee's financial entities charge, based on the determined credit risk.
- **Causes of Credit Score Changes** Education as to what components can lead to changes in a credit score. These include, but are not limited to, debt to credit ratio, payment history and different scoring systems or algorithms.
- **How Collections and Inquiries Affect Credit Reports** Credit activity can impact a consumer's score in a positive or negative way. For example, hard inquiries and collections will decrease your score by as little as 5 points and up to 110 points. We will educate consumers on best practices when applying for credit to limit any negative impacts.
- **Financial Budgeting** Provide information to assist customers in creating a budget.
- **How Debt Settlement Affects Credit Score** Educate customers on how debt settlement impacts a credit score short and long term, potential outcomes of settling for a lesser amount, and how this impacts a person in the future.
- **Reviewing Suspicious Activity** Assistance in reviewing any suspicious activity reported by the service with coaching and education on how to determine the difference between legitimate and suspicious activity.
- **Home Buying Coaching** Education and consultation on purchasing a home to offer understanding on how to work on credit issues, understanding the various loan terms, interest rates and how your credit plays into the overall process.
- **Mortgage Risks and Education** Guidance on understanding the various loan terms, interest rates and how your credit plays into the overall process.
- **Creating a Budget** Coaching on how to calculate monthly income, pick a budgeting method and monitor your progress to help you decide what to spend each month.
- **Spending Habits** Assistance in tracking spending habits and coaching in how to improve those habits to best position the consumer for financial stability.

### Individual Plan

LegalShield Plan

IDShield Plan

Dual Plan

### Family Plan

LegalShield Plan

IDShield Plan

Dual Plan

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