



# The Employee Resource



Your Newsletter from Legal Resources

Fall 2007

## Welcome...

We are delighted to share with you our new quarterly newsletter, *The Employee Resource*, and hope that you will find it useful.

Each issue will provide a legal update which we think is of interest to subscribers and their families and information to assist you in maximizing your Legal Resources plan benefits. We will also highlight some of our new clients and our own Legal Resources' employees so you can get to know us better.

Please let us know if you have topics which would be of interest to our readers.

Thank you for your readership and the opportunity to serve you!

## New Virginia traffic offense related fees

Slow it down! As of July 1, 2007, the new Virginia Transportation Bill instituted "Civil Remedial Fees" which are assessed to certain traffic offenses when committed by Virginia drivers.

### Important information to remember regarding these fees:

These civil remedial fees **do not** apply to traffic infractions. Traffic infractions are violations of the law which are "not deemed to be criminal in nature." Examples of traffic infractions include the failure to obey a highway sign or the failure to yield or parking too near a hydrant.

The civil remedial fees apply **only** to certain motor vehicle-related or driving felonies and misdemeanors (offenses which are **crimes**). Those less serious violations involving speeding which are traffic infractions **are not** subject to the civil remedial fees. However, an offense of speeding which is fast enough or serious enough can constitute reckless driving, which is a Class 1 misdemeanor, a crime. Those more serious violations involving speeding which are reckless driving **are** subject to the civil remedial fees.

In one important way, these civil remedial fees are like court costs. That is, if the fee is applicable to a particular conviction, the court must assess the entire civil remedial fee. These civil remedial fees cannot be suspended or reduced. Instead, by law, an applicable civil remedial fee must be assessed by the court in full. Finally, the law provides that "The civil remedial fees established shall be in addition to any other fees, costs, or penalties imposed pursuant to the Code of Virginia."

### Fee schedule. The civil remedial fees are as follows:

(a) *Driving on a suspended license*: \$250 to the court upon conviction, with two additional payments of \$250 each due to DMV, one within 14 months of conviction and the other within 26 months of conviction.

(b) *Reckless driving*: \$350 to the court upon conviction, with two additional payments of \$350 each due to DMV, one within 14 months of conviction and the other within 26 months of conviction.

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## How Well Are We Doing Our Job? The Survey Results Are In!

Our marketing team recently sent surveys out to approximately 60% of our client companies. We are pleased to report that over 96% of Legal Resources members are satisfied or very satisfied with their plan and plan attorneys. We appreciate all feedback provided on our annual surveys and want you to know that we take your comments seriously. Every survey is reviewed by the Director

of Attorney / Subscriber Relations and all comments and requests are addressed by our Subscriber Relations staff. Below are some of the comments we received this summer from happy customers:

*"I have been very satisfied with their services. Many of my co-workers have joined Legal Resources due to my recommendations! They are very nice and informative."*  
- Sandra Campbell

*"We used them last year for two home closings and they saved us much money. I like the continuity of 1 firm always."*  
- Rebecca Keener

*"The attorney is very professional, yet personable and approachable. She's the best attorney, and I am always most pleased to talk to her. Great advice too."*  
- Laura Ashworth

## Signature Legal Care Partnership

As Legal Resources™ is aware that you may occasionally encounter legal matters outside of your home state, we have formed a partnership with Signature LegalCare®, a division of GE Marketing Group. Through our partnership with Signature LegalCare, our members receive access to thousands of attorneys nationwide. We believe that GE's outstanding reputation in the legal care field makes Signature LegalCare an ideal partner for Legal Resources™. GE Partnership Marketing Group is a part of GE Consumer Finance, a unit of General Electric Company (NYSE:GE), with \$106.5 billion in assets.

If you have an issue outside of your plan area, please contact our Subscriber Relations Department at (757) 498-1220 or 1-800-728-5768 for a referral to a Signature

LegalCare network attorney. You will receive a free consultation with the attorney and a 25% discount off of his or her attorney fees for any work provided.

Members residing outside of Virginia, Maryland and the District of Columbia can join our "National Plan" and receive the same coverage in their home state. Their plan will be administered by Signature LegalCare. National plan members can contact Signature LegalCare's customer service department at 1-800-848-2012. A representative will assist members in finding an attorney in their area.

**LEGAL  
RESOURCES™**

## Continued...Traffic Offense



### The Good News...

**Misdemeanor traffic offenses (with a valid driver's license) are covered under your Legal Resources plan. Plan attorney representation may result in your charge being reduced to an infraction, thereby eliminating the fines listed here. Your Legal Resources plan also provides advice and consultation with regard to traffic infractions.**

**(c) *DUI and related offenses:*** \$750 to the court upon conviction, with two additional payments of \$750 each due to DMV, one within 14 months of conviction and the other within 26 months of conviction.

**(d) *Other misdemeanors,*** "Any other misdemeanor conviction for a driving and/or motor vehicle related violation that is not included in one of the preceding three subdivisions": \$300 to the court upon conviction, with two additional payments of \$300 each due to DMV, one within 14 months of conviction and the other within 26 months of conviction.

**(e) *Felony convictions,*** "Any felony conviction for a driving or motor vehicle-related Offense: \$1,000 to the court upon conviction, with two additional payments of \$1,000 each due to DMV, one within 14 months of conviction and the other within 26 months of conviction.

Although people don't think of traffic violations as crimes, charges such as reckless driving can have serious criminal consequences. In Virginia, these offenses are considered class 1 misdemeanors and can result in up to 12 months in jail and/or up

to a \$2,500.00 fine (not including the additional Civil Remedial Fees outlined above). In addition, your license may be suspended when you receive several minor tickets or, in some cases, one serious ticket. Traffic convictions could also affect your driving record as well as increase your insurance rates, resulting in even more dollars coming out of your pocket.

Having an attorney to represent you for these matters can significantly reduce the expense you may incur as well as limit the damage to your driving record. As a member of Legal Resources, attorney representation is covered in full for most misdemeanor traffic offenses so long as you have a valid driver's license at the time of the offense. Our plan attorneys assist subscribers with a variety of traffic violations, including speeding, aggressive driving, reckless and careless driving, and first offense DUIs. Other offenses such as infractions, subsequent DUIs and driving on a suspended license are covered under the Rider at a 25% discount. If you are a member and you receive a traffic citation, call your plan attorney immediately so that representation can be arranged.

## New Info About Credit Freezes

What is a credit freeze and why is it so important? Criminals have access to your ID in so many ways. Freezes allow you to “lock up” your credit records and select a secret code that only you know and can use to temporarily thaw your credit. Criminals won't be able to get credit in your name because they don't have your code. This is the most effective tool against economic ID theft. Identity theft happens to 10 million people each year.

There's good news for consumers who don't live in one of the nearly 40 states with credit-freeze laws on the books. TransUnion, Experian and Equifax have

now agreed to allow non-victims of ID theft in such states (which includes Virginia) to freeze their credit for a cost of \$10 beginning Oct. 15, 2007 for Transunion and Equifax, and for Experian beginning November 1, 2007. If that cost seems high to you, just think about how expensive it is to be a victim of ID theft. Freezes already are free to those who've filed a police or FTC report about having their ID stolen. The benefit of a credit freeze is that even if a thief has your information they can't do anything with it. So if you want to freeze (or unfreeze) your credit with all three bureaus it will cost \$30.

## Tips for Working with Your Plan Attorney

**Making Appointments:** It is important to call your plan attorney as soon as you become aware of a legal issue. Attorneys book appointments and court dates several weeks in advance so the earlier you call, the more likely you are to get an appointment that is convenient for you.

**Office Hours:** Most law firms are open during normal business hours only. These times are typically between 9:00 a.m. and 5:00 p.m. Consultations outside of normal business hours may be available in special cases. If you need legal work done during your appointment, the attorney will need his full staff available and may not be able to process paperwork such as wills outside of normal business hours.

### Did You Know...

If you have questions or concerns about your plan or plan attorneys, you may contact our Subscriber Relations staff at (757) 498-1220 or 1-800-728-5768 any time between 8:30 a.m. and 5:30 p.m. Monday through Friday. All Subscriber Relations staff members are experienced paralegals. If all representatives are tied

**Canceling Appointments:** An attorney's time is very valuable. The free consultations covered by Legal Resources would normally be billed at \$150.00 - \$300.00 per hour. If you cannot make it to an appointment, please call the law firm to reschedule.

**Attorney Schedules:** Attorneys are often in court during the morning hours. You may leave a message and expect a return call within 24 to 48 hours from your plan attorney.

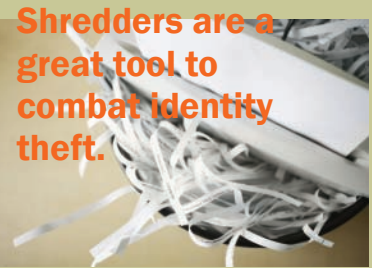
If you keep these tips in mind when contacting your plan attorney, you and your plan attorney can work together to meet and talk at times that are convenient for both of you.

up with other members when you call, you can leave a message and expect your call to be returned the same day.

While they cannot give legal advice, the Subscriber Relations staff will assist you in working with your attorney.



## IDENTITY THEFT TIPS



**Shredders are a great tool to combat identity theft.**

The Federal Trade Commission reports that identity theft has been the leading consumer concern throughout the United States for the last three years. A 2003 report on identity theft conducted by the Identity Theft Resource Center claims that 73 percent of those who had troubles said somebody had opened a credit card in their name, while 27 percent stated that the thief had taken control of a current charge account.

As such, shredders have become popular items in combating the problem. A small, inexpensive shredder may be all that you need to shred items that may put you at risk. Pre-approved credit card offers are a key item that can be used to steal your identity. Protect yourself by shredding these documents that put you at risk.

**Visit our web site**

[legalresourcesplan.com](http://legalresourcesplan.com)

- Find out detailed information about your coverage and our plan attorneys
- Watch our 7 minute introductory video to learn more about your Legal Plan benefits
- Use the link for free Credit Reports Legal Plan benefits
- Complete the online survey. We want to hear your opinions!

## Welcome New Clients

In February, 2007, **Alion Science and Technology Corporation** began offering the Legal Resources benefit to their more than 3800 employees nationwide. The company is headquartered in McLean, VA but has employees all over the Maryland and northern Virginia regions as well as in Tidewater.

Did you know?

In 1936, the Illinois Institute of Technology (IIT) established the not-for-profit IIT Research Institute (IITRI) with the goal of testing and developing new, beneficial technologies.

In 2002, approximately 1600 employees of IITRI purchased a majority of the organization's assets, founding Alion Science and Technology. Alion Science and Technology Corporation is an employee-owned technology solutions company delivering technical expertise and operational support to the Department of Defense, civilian government agencies and commercial customers. Alion is a 100% ESOP-owned company. Each Alion employee has a personal stake in ensuring the collective success of the company.



**AARP, (formerly known as The American Association of Retired Persons),** will begin offering the Legal Resources plan to their employees on January 1, 2008. Most eligible employees are based out of their corporate offices in Washington, DC. Legal Resources is pleased to offer our plan to an organization which provides members with a wide range of useful services for an affordable annual fee, just as Legal Resources strives to bring affordable legal services to our members for a modest monthly fee.

Did you know?

The AARP vision is "A society in which everyone ages with dignity and purpose and in which AARP helps people fulfill their goals and dreams."

The AARP mission: "AARP is dedicated to enhancing quality of life for all as we age. AARP leads positive social change and delivers value to members through information, advocacy and service."

With over 39 million members, AARP is the leading nonprofit, nonpartisan membership organization for people age 50 and over in the United States.

The group is known for providing a host of services to this ever-growing segment of the population by:

- Informing members and the public on issues important to this age group
- Advocating on legislative, consumer and legal issues
- Promoting community service
- Offering a wide range of special products and services to members

Membership in AARP is open to any person age 50 or above. With 25 percent of the U.S. population in the 50+ category, nearly half of all people in this age bracket are AARP members. However, U.S. citizenship is not a requirement for membership; over 40,000 members live outside the United States. People also do not have to be retired to join. In fact, 44 percent of AARP members work part time or full time. For these reasons, AARP shortened its name in 1999 from the American Association of Retired Persons to just four letters: AARP. The median age of AARP members is 65, and slightly more than half of them are women.



## More Client Quotes...

*"My lawyers are just a phone call away. I never have to talk to an answering machine ever. They act and show that they are concerned about my needs and problems." – Tammy Blowe*

*"I am very pleased with Legal Resources and will continue with the plan. I have been a member for several years, created a will, closed on my home and received consultation concerning my elderly parent. The peace of mind is priceless." – Judith Ballard*

*"It is good to know that we have legal representation that is just a phone call away and that it is not going to cost us a fortune for routine legal matters. We have called our law firm, as well as the Legal Resources office and have always been given great service. Thanks for this excellent benefit!" – David Farley*

*"This is an excellent law firm. At all times, staff members including front desk, were professional, knowledgeable, and courteous. This plan saves me money and gives the firm a history of my needs which then enables them to meet my legal needs better." – Arlene Smith*

*"You never know when you might need legal advice. This is a great way to put in a little at a time . . . and earn something so valuable. I like my legal plan because it allowed me to plan for my children's future. I now feel confident that my children will be cared for financially and in my family's caring hands." – Dione Pietrzak*

*"I have no regrets in signing up for Legal Resources. It is there when I need it." – Valerie Harrison*

*"I have received nothing but the utmost service from the attorneys and would definitely continue to recommend friends and family to their law office." – Marie Proctor*