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## Lone Star Advocate



If you're like most Americans, your shopping list this holiday season is starting to get a bit long. With the increased cost of essentially everything, many savvy shoppers are looking for great deals online and deep discounts in-store this year to stretch their dollars. Scammers are also on the market for easy targets of identity theft.

Don't let the season of giving be ruined by an identity thief or online scam. Keep your money safe while shopping this year by following these 6 simple tips.

[Read now on our blog](#)

## Upcoming Webinar from Balance



A credit card can be a valuable financial tool. However, before racking up big charges on multiple cards, participants should learn smart ways to handle their credit cards and take a disciplined approach.

Join our partner, [Balance Pro](#), for their live webinar on **Thursday, November 17th at 7:30 p.m.** to learn more about using credit cards wisely.

[Register now](#)

## Our Members enjoy FREE Identity Theft Protection



Texas Legal has partnered with Experian to offer our members and their insured dependents free Identity Protection through Experian IdentityWorks. This comprehensive product includes:

- Experian credit reports
- Credit monitoring
- Internet surveillance
- \$1 million identity theft insurance\*

**Experian Identity Theft Protection is a yearly value of \$360!**

[Learn more about Experian](#)

\*The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## About Texas Legal

Texas Legal is a nonprofit that offers affordable legal benefit plans to Texans. Our plans cover expected legal needs— like creating an estate plan, and unexpected legal issues— like getting a traffic ticket.

Similar to health insurance, our members pay a low monthly premium, and Texas Legal pays the covered legal costs of its members. But unlike health insurance, there are no deductibles or co-pays with Texas Legal!

To learn more about plan options, visit [TexasLegal.org](https://TexasLegal.org).

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