

PROVIDING JUSTICE FOR ALL SINCE 1974

LEGAL BENEFITS

LEGAL, FINANCIAL, TAX & IDENTITY THEFT SERVICES

PREPARED FOR: USA Truck
2026



Why You Need Legal & Identity Services

Member Benefits

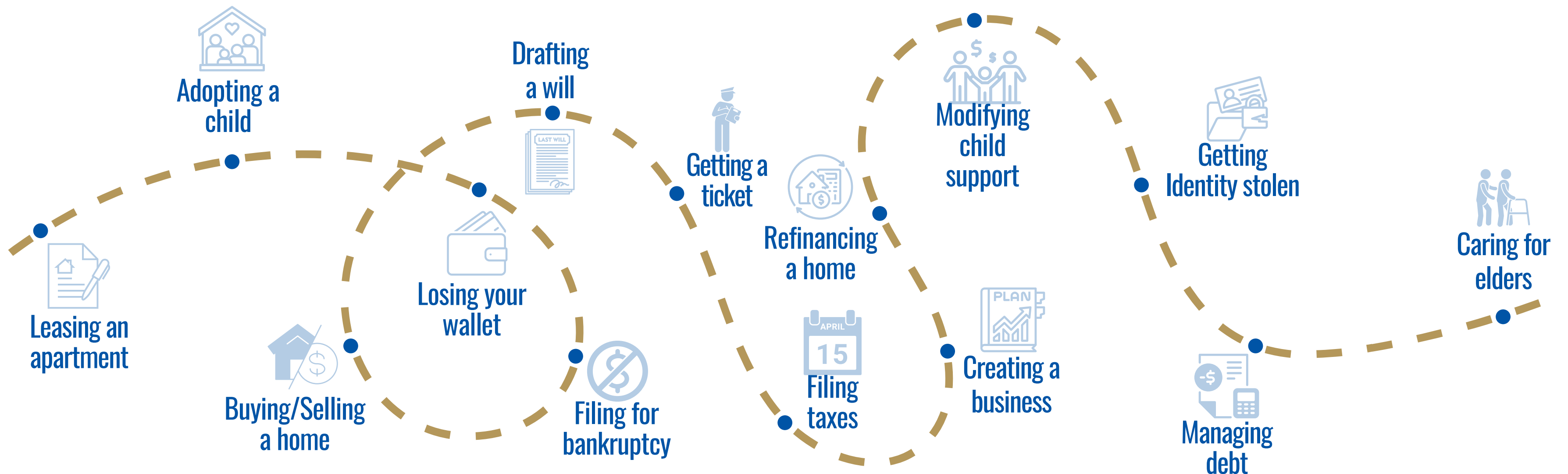
- Decreased financial strain of costly legal issues
- Local & nationwide access to experienced attorneys
- Tax support and low-cost tax return filing
- Financial tools & resources
- Mobile, on-the-go support
- Reduced overall stress

Employee Benefits

- Available to **ALL EMPLOYEES**, no enrollment required
- Access to state-specific legal research library
- Over 10,000 usual and customary fillable DIY legal forms that can be shared with family

Services for All Life's Highs and Lows

All employees experience milestones where legal and financial guidance would be a huge relief, both in good times and bad.

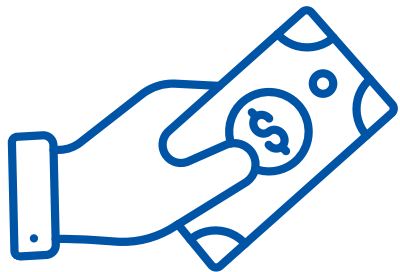


Family Defender® At a Glance

U.S. Legal Services pays the attorney fees for covered legal matters. This means **no claim forms, no deductibles, and no co-pays** for covered services handled by a Network Attorney.



Monthly Rates



Family Defender: *\$16.90*

Premium includes coverage for the participating employee, participating employee's spouse, and eligible, unmarried, dependent children up to age 26.

Coverage includes, but is not limited to:

Civil Law

- Plaintiff or Defendant
- Administrative Hearings
- Small Claims
- Name Change
- Landlord/Tenant as Tenant

Consumer-Seller Protection

- Consumer Protection
- Personal Property Protection

Contingency Matters**

- Personal Injury
- Medical Malpractice

Criminal Law

- Misdemeanor Defense
- Juvenile Defense
- Habeas Corpus

Discounted Rate 33.3%

- Pre-existing & Non-covered (except Excluded Matters)

Document Preparation & Review

- Demand Letters
- Quit Claim Deeds
- Personal Affidavit
- Promissory Note
- Bill of Sale
- Personal Contract
- Lessee Agreement

Estate Planning

- Wills & Testamentary Trusts for Minors
- Living Wills & Codicils
- Powers of Attorney
- Living Trusts+
- Estate Administration

Family Law (Contested*/Uncontested)+

- Divorce/Annulments
- Spousal Support
- Paternity Action
- Child Support/Custody
- Post-Decree Enforcement
- Post-Decree Modification
- Equitable Distribution of Marital Assets

Family Law (Other)

- Pre/Postnuptial Agreements
- Domestic Adoption
- Domestic Violence

Financial Matters

- Debt Collection
- Garnishment Defense
- IRS Audit Protection
- Foreclosure+
- Ch. 7 & 13 Bankruptcy+

Immigration Matters

- Visa Extension
- Naturalization
- Deportation (Removal)

Other Legal Matters

- Guardianship/Conservatorship
- Elder Law for Parents
- Insurance Law
- Standard Business Incorporation

Real Estate Transactions

- Purchase/Sale of Primary or Secondary Residence including review/preparation of Purchase Agreement, Mortgage and Deed, & attorney attendance at closing
- Refinancing of Residence

Traffic Violations

- Moving Traffic Violations
- First Offense DUI
- License Revocation & Suspension

*Contested matters subject to 15-hour limitation, discount thereafter. **First \$1,000 exempt from fee. Subject to State and Federal Statutes +Subject to 120-day waiting period

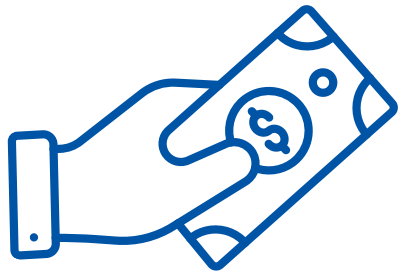
Presentation is for informational purposes only. Limitations and exclusions may apply. Policy document will be governing document for coverage determination.

Identity Defender® At a Glance

USL offers a full-service identity theft products which include monitoring, alerts, and restoration services provided by Certified Fraud Examiners.



Monthly Rates



Identity Defender: \$9.95

Premium includes coverage for the participating employee, participating employee's spouse, and eligible dependent children up to age 26.

Gold coverage includes, but is not limited to:

Monitoring (Dark Web)

- Compromised Credentials
- Account Takeover
- Address
- Bank Account Number
- Debit Card Account
- Credit Card Account
- Driver's License
- eMail
- Medical Insurance ID
- Passport Number
- Phone Number
- Social Security Number

Fraud

- Fraud Alert Reminders
- Identity Threat Alerts
- Medical ID Fraud Protection
- Change of Address Monitoring
- Court Records Monitoring
- Smart SSN Tracker

Social Media

- Inappropriate Activity
- Hacked Account
- Impersonation Accounts
- Scams, Malware and Phishing

Credit

- Instant Credit Inquiry Alerts
- 1 Bureau Credit Report Monitoring
- 1 Bureau Quarterly Credit Report & Score
- Credit Score Simulator
- Monthly Credit Score Tracker

Support

- 24/7 Customer Support
- Online Resources: Forms, Calculators, & Other Tools
- Junk Mail & Call Opt Out

Recover

- Lost Wallet Protection
- Fully Managed Identity Restoration
- Restoration for Pre-Existing
- Manage Credit Freeze
- Ransomware Resolution & 25k Reimbursement
- \$1M Identity Theft Insurance

Mobile App

- Two-Factor Authentication
- Mobile Attack Control
- Mobile VPN



Why Drivers Need Legal Services

Driver Benefits

- Representation by local attorney
- Protect their livelihood
- Personal and professional vehicles - driver & spouse
- Decreased CSA scores
- Remain on the road
- Easy, on-the-go citation submission
- Discount on non-CDL legal matters
- BenefitHub Perks Program

Carrier Benefits

- Increases driver retention
- Recruitment advantage
- Decrease driver downtime
- Online reporting to manage Safety Profile
- Decreased insurance costs
- Representation when named on citation

Employee Benefits

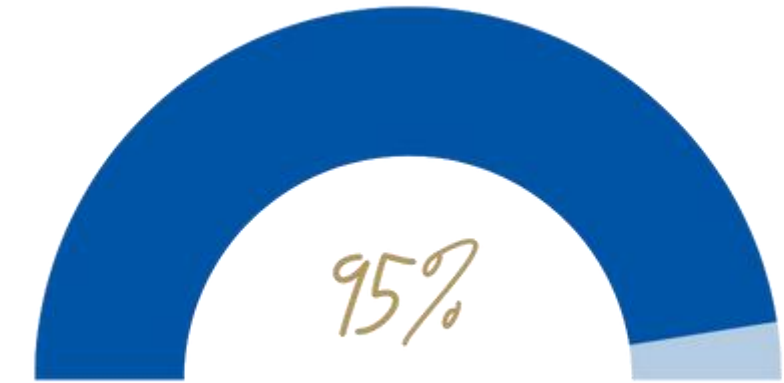
- Available to **ALL EMPLOYEES**, no enrollment required
- Access to state-specific legal research library
- Over 10,000 usual and customary fillable DIY legal forms that can be shared with family

On the Road with U.S. Legal

1. Driver submits citations easily & quickly with on-the-go mobile app.
2. Experienced, local attorneys review case details and represent drivers.
3. Dashboards show case details and outcomes to driver and carrier.



reduction in citation severity,
annually



success rate with DataQ
challenges

CDL Defender[®] At a Glance

U.S. Legal Services pays the attorney fees for covered legal matters. This means **no claim forms, no deductibles, and no co-pays** for covered services handled by a Network Attorney.



Monthly Rates



CDL Defender: *\$29.95*

Coverage includes driver and spouse in their personal and professional vehicles, for moving, non-moving, and DOT violations including non-cited VERs. The motor carrier is represented when named on a covered citation.

We cover the **BASICs**, including, but not limited to:

Unsafe Driving

- Speeding
- Reckless Driving
- Failure to Control
- Failure to Yield
- Following Too Closely
- Improper Passing
- Negligent Driving

Crash Indicator

- Careless Driving
- Improper Lane Use
- Major Accident Representation

Hours-of-Service (HOS) Compliance

- Incomplete Logbook
- Inaccurate Logbook
- Exceeding Hours of Service

Hazardous Materials (HM) Compliance

- Invalid Placard
- Container Leakage

Driver Fitness

- No Medical Card
- Driver Disqualified
- Driving Without CDL

Vehicle Maintenance

- Driver Vehicle Inspection Reports
- Inoperative Headlamps
- Inadequate Brake System
- Overlength
- Overweight
- Tire Tread
- Unsecure Load
- Windshield Conditions

DataQ Challenges

- If Applicable

Discounted Personal Legal Matters*

- Divorce
- Child Support & Custody Issues
- Landlord/Tenant
- Creating a Will
- Wage Garnishment
- Bankruptcy
- Immigration
- Misdemeanors
- Expungement
- And Much More

*Pre-existing violations as well as non-CDL related, personal legal matters are covered with a no cost consultation and 33.3% discount. Discount on non-CDL personal legal matters extends to driver, spouse, and eligible dependent children. Out-of-network reimbursement options available.

Total Wellness Suite

Benefits are included with the Family and/or CDL Defender to help members achieve holistic legal and financial wellness.



Legal Document Library & DIY Legal Forms

Continuous online access to an extensive, state-specific legal document resource library offering over 10,000 articles and documents across various legal subjects. Downloadable DIY legal forms, such as wills, powers of attorney, bills of sale, and more. No membership required.



Financial Wellness Suite

Comprehensive financial wellness platform that provides customized solutions and insights into specific financial circumstances. Includes:

- Certified Financial Crisis Managers
- Financial Wellness Assessments
- Financial Education
- Secure Member Dashboard



Tax Coaching & Preparation

Members can utilize telephone consultations to address tax-related concerns. Personal income tax returns can be prepared and filed by a Tax Professional at a reduced rate of \$195. Includes a complimentary review of the previous year's tax return.



Perks Program

Save Big everyday by enjoying perks, rewards, and discounts on 1,000s of brands you love in a variety of categories:

- Travel & Auto
- Electronics
- Apparel
- Local Deals
- Restaurants
- Entertainment & Tickets
- Health & Wellness
- Beauty & Spa



Identity Theft Restoration Program

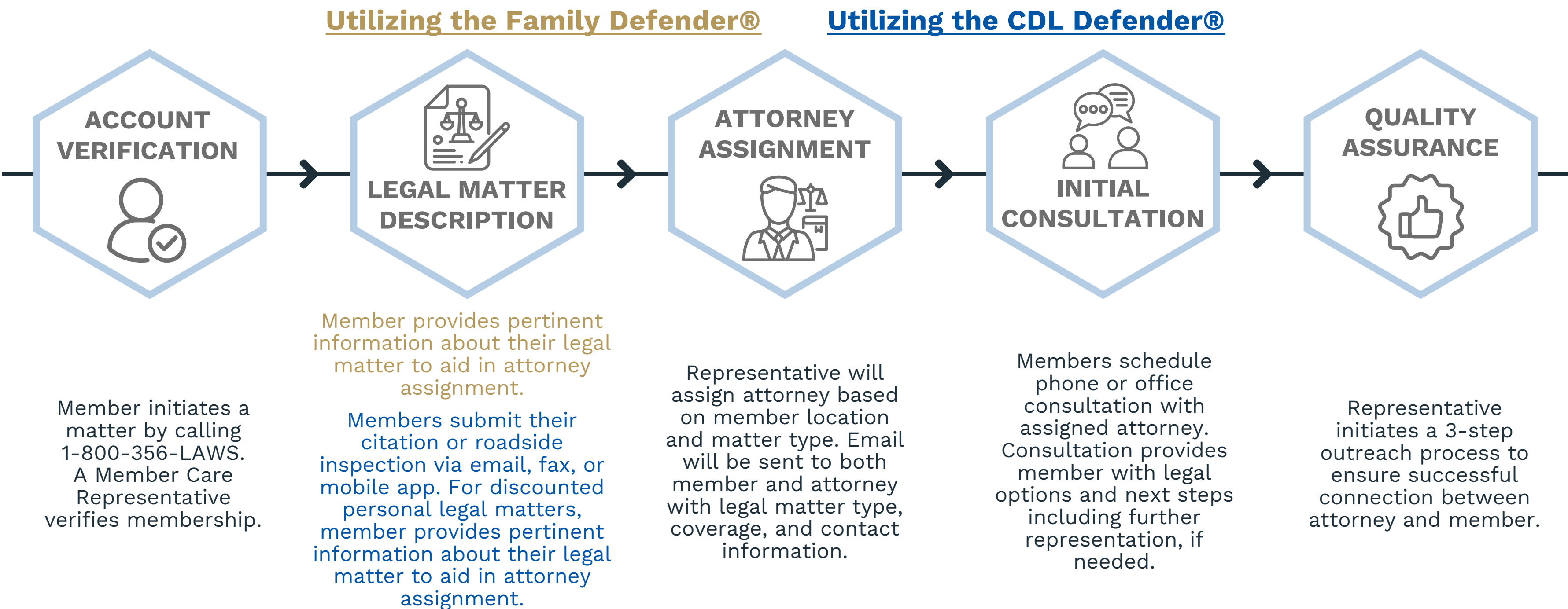
Confidential, full-service restoration services conducted by Certified Fraud Examiners. These services encompass:

- Creditor/Bureau Alerts & Notification
- Preparation of All Legal Documents
- Case File Maintenance
- Review of Credit Files
- Assistance by Certified Specialists



Member Experience

Upon enrollment, the member will receive, via email, a Welcome Kit including an ID card, policy documents, FAQs, and instructions on registering their online member portal. If an email is not provided, the Welcome Kit will be mailed to the member's primary address via USPS.

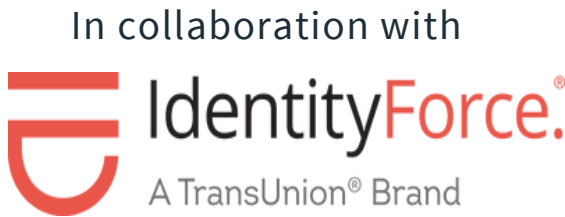


Member Care Hours: M-F 8:30am-5:00pm EST

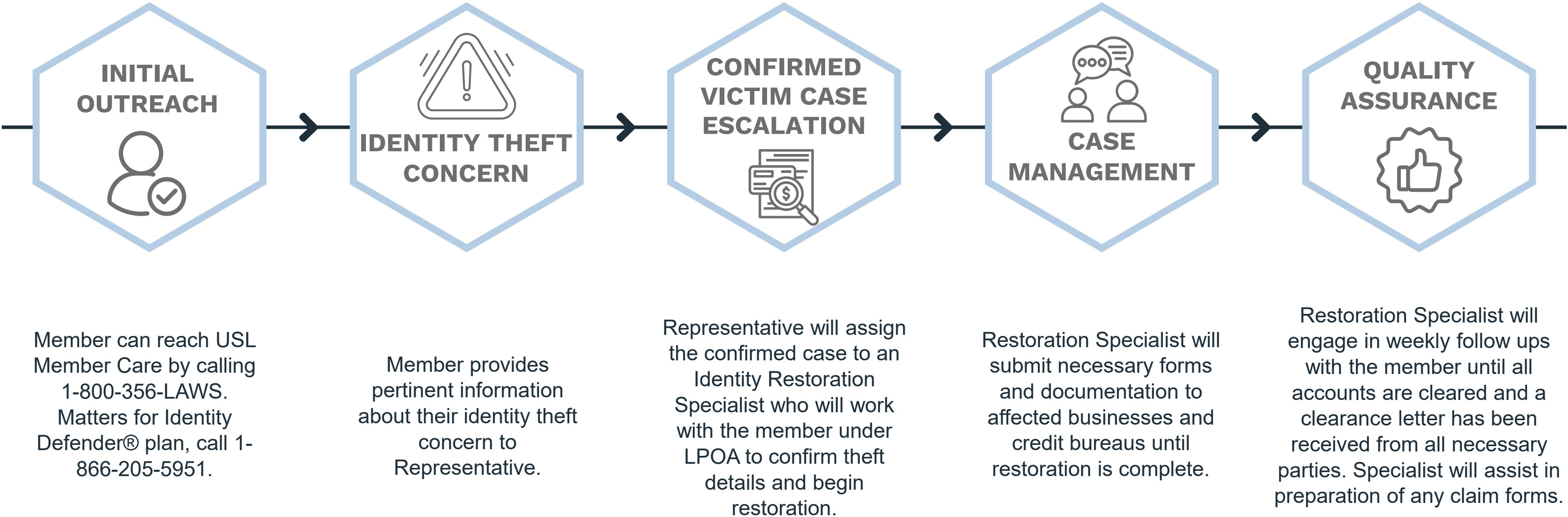
24/7 emergency line available in event of arrest. All calls are answered by a live representative.

Member Experience

Upon enrollment, the member will receive, via email, a Welcome Kit including an ID card, policy documents, and FAQs. Member will receive a secondary email from IdentityForce® with a link to activate their monitoring services.



Utilizing the Identity Defender®



IdentityForce Hours: 24/7

All calls are answered by a live U.S.-based representative.

PROVIDING JUSTICE FOR ALL SINCE 1974

THANK YOU

CONTACT US

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Toll Free: 800-356-LAWS(5297)

Info@uslegalservices.net

www.uslegalservices.net



Once enrolled in coverage, members will receive a certificate describing the exact coverage benefit purchased. This flyer explains the general purposes of the insurance, but in no way changes or affects the insurance afforded under the policy issued. All coverage is to be subject to actual policy conditions and exclusions. Not sponsored or approved by the United States Government or any Department or Agency thereof.

Rev. 3/25