GIFT-GIVING IDEAS

The experts at the Office of the Comptroller of the Currency offer this gift-giving advice: Read the fine print on gift cards. Buying a gift card, they say, is like making a loan. You give your money to a company that promises to pay it to whomever uses the card. You rely on the company’s financial stability, so check it out beforehand. Find out where you can spend the card. Some can be used at only one store. Learn more at Help-With-My-Bank--dot--gov.