GIFT-GIVING IDEAS

According to the Office of the Comptroller of the Currency, gift cards can be convenient but there may be costs and restrictions. First, the experts advise, look at the fine print on the card. A fee could be charged when you buy the card or make a transaction or balance inquiry, add funds or replace a lost or stolen card. Next, see if the card expires. By law, new gift cards may not expire for at least five years. Learn more at Help-With-My-Bank-dot-gov.