MANAGING YOUR MONEY

When giving or receiving a gift card, the key is to use it or lose it. It’s estimated that one hundred billion dollars’ worth of cards were given last year. However, one in four people who receive gift cards don’t use them. Also, it’s important to remember that fees, expiration dates and other terms and conditions can affect the value of the card. That’s the word from the experts at the Office of the Comptroller of the Currency. To learn more, visit www.help-with-my-bank.gov.