MONEY MATTERS

Whether you are giving or receiving a gift card, it’s wise to read the fine print. In 2009, Congress passed new laws designed to make gift cards even safer for consumers. But these new rules do not take effect until 2010. In the meantime, the experts at the Office of the Comptroller of the Currency urge consumers to examine cards they give or get and become familiar with the terms and conditions of fees and expiration dates associated with the card. For more information, visit help-with-my-bank--dot--gov.