

RADIO ROUNDUP

a collection of features, oddities,
and helpful tips



**NORTH AMERICAN
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190 WORDS, 60 SECONDS

WHAT YOU NEED TO KNOW ABOUT GIFT CARDS

GIFT CARDS CAN HELP MAKE WISHES COME TRUE—BUT IF YOU DON'T CHECK THE TERMS, YOU MAY NOT GET WHAT YOU WISHED. BEFORE PURCHASING A GIFT CARD, CHECK FOR APPLICABLE FEES AND EXPIRATION DATES THAT AFFECT THE CARD. MAKE SURE YOU KNOW HOW TO HANDLE COMPLAINTS AND LOST OR STOLEN CARDS. SOME CARDS COME WITH A MONTHLY FEE OR HAVE INACTIVITY FEES IF THE CARD IS NOT USED FOR AN EXTENDED PERIOD. IF THE DISCLOSURES ARE NOT STATED ON THE CARD OR PACKAGING, CHECK FOR A WEB SITE OR TOLL-FREE NUMBER FOR MORE INFORMATION. IF YOU GIVE GIFT CARDS, PASS ON INFORMATION ABOUT THE CARDS' TERMS TO THE RECIPIENTS SO THEY'RE NOT SURPRISED OR DISAPPOINTED BY DISCOVERING THE VALUE OF THEIR CARDS HAS BEEN REDUCED WHEN THEY TRY TO USE THEM. GIFT CARDS ARE OFFERED BY A WIDE RANGE OF COMPANIES, INCLUDING SOME NATIONAL BANKS. EXPERTS AT THE OFFICE OF THE COMPTROLLER OF THE CURRENCY, WHO ARE RESPONSIBLE FOR REGULATING NATIONAL BANKS, OFFER TIPS FOR BUYING AND USING GIFT CARDS AT ITS WEB SITE AT W-W-W--DOT--O-C-C--DOT--GOV.