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# Call For Action

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Newsletter

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## Consumer Tips

With the arrival of the holiday season, it is important to focus on gift card scams. CFA has previously received complaints from several consumers with gift card-related problems.

Last holiday season an individual purchased a \$500 gift card from a store. When he tried to use the gift card, he was told by the company that there was no value left on the card. This is an example of when a gift card thief targets the gift rack at a store. The thief scratches off the strip covering the PIN, records the PIN and the gift card number. The thief then covers the PIN with a replacement sticker. The thief enters the gift card number and PIN into a computer and periodically checks to see if the gift card has been activated. Once activated, the thief can then use the gift card online to drain whatever balance is currently on the card.

The results of a national survey conducted last year showed 1 in 5 (20%) people had given or received a gift card that ended up having \$0.00 on it. The recommendation is to purchase gift cards directly from the retailer who issues it, rather than from a chain/discount store that has a kiosk covering many different



vendors' gift cards. If possible, purchase gift cards where they are stored behind the counter or are displayed in well-sealed packaging.

When you give a gift card or receive one, **it is very important to go online or call the number on the back of the card as soon as possible to confirm the balance.** Don't wait several months before you find out when trying to use the card that there's no value on it.

## Holiday Wishes

The Call for Action Volunteers want to wish everyone a very happy celebration for whatever holiday you and your family observe.