

Many can expect to give or receive a gift card at some point during the gift giving season. With gift cards growing in popularity, the Stephenson National Bank & Trust offers suggestions to ensure consumers get the most bang for their gift card.



Gift cards are a convenient and useful financial tool, like other financial tools, consumers can get better mileage from gift cards if they've been educated on how to use them.

SNBT encourages their customers to use the following tips for a rewarding gift card experience:

- **Buy** gift cards only from reputable sources.
- **Understand** each retailer's policies and fees before purchasing gift cards.
- Some gift cards expire, so **check** for an expiration date before you buy.
- Have the store cashier **scan** the gift card you're buying in front of you.
- **Keep** the original receipt and write down any toll-free information numbers.
- **Carefully examine** the card before you buy it and avoid cards that look suspicious.
- Personal information is **not** needed to obtain a gift card and should not be given.
- Find out if the gift card can be **used** anywhere, or just the store in which it was purchased.

*Consumers that receive gift cards should plan to spend them within the first year and remember to keep them in a secure place.*

For additional holiday spending tips, visit the foundation's Smart Holiday Spending Center on [www.abaef.com](http://www.abaef.com).