



## Be A Smart Shopper When Buying Gift Cards

With the holidays fast approaching, millions of consumers will buy prepaid gift cards from merchants all across the State of Texas. These cards have become extremely popular; they can easily be mailed to far-away loved ones and undoubtedly simplify gift shopping at a very busy time of year.

Unfortunately, recent reports indicate that the crooks might also have their eye on the convenience of gift cards. According to law enforcement and consumer protection sources from around the country, scam artists are strolling around busy shopping centers, eyeing racks full of not-yet-activated gift cards (generally, these cards are only valid after a consumer pays for them). Con artists write down or memorize the serial numbers on the face of the card, then sit back and wait for an unsuspecting consumer to purchase and activate the card.

Once a card has been purchased, all the scammer has to do is call the card's customer service number, confirm that it has been activated, and check its available balance. By then, the scammer can use the card to make online purchases. Sadly, it could be days or even weeks before consumers find out that the balance on their cards has been drained by a thief.

Protect yourself by making sure that your purchase of a gift card is a safe one: Ask a store clerk to provide you with a gift card from behind a counter or that has not otherwise been accessible to the general public. Also note that some gift cards already have security measures, such as an additional scratch off code. If so, make sure that no one has tampered with either the card or its packaging.

Remember to be a vigilant consumer throughout the season. If you buy or receive a gift card where any part of the balance mysteriously disappears, you should immediately notify the merchant who issued the card.

Happy holidays,

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