

How to Avoid Buying an 'Empty' Gift Card

Recent news headlines have been full of warnings about gift card scams, including reports of arrests in CA and AZ involving thousands of tampered gift cards. These timely reports can naturally make any of us hesitant about purchasing gift cards whether it's for a holiday or other special occasion. Knowledge, however, is power and there are precautions you can take when shopping for gift cards.

You have a few options for safeguarding your gift card purchases. Using extra care when selecting gift cards from the store rack is one place to start. Try taking cards from the back of the rack, checking for tampered packaging, and requesting to remove the cards from their sleeves at the time of purchase to see if the pin number has been scratched or cut off. Purchasing physical or virtual cards online from a trusted website can be another option, though even legitimate websites can be compromised by cyberattacks so care must be exercised online as well.

Another option is to buy gift cards from your credit union where you can gain instant access to these popular gifts. Cards are stored behind the counter where they're protected from tampering.

Credit union issued gift cards are also general use cards that give the recipient more shopping options. They also come with convenient features that give cardholders additional safeguards including:

- The ability to track purchases online, making suspicious activity easier to spot.
- Allowing cardholders to choose their pin number when activating a gift card, which can frustrate scammers.

While scammers may be getting bolder and more sophisticated in how they drain gift cards, you don't have to rethink giving these popular gifts this holiday season. You can take steps to protect yourself, including choosing options from a trusted source like your credit union.