
Call For Action

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Newsletter

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Consumer Tips

Part of Call For Action's (CFA) mission is to educate consumers with helpful resources and identify potential problems in the marketplace. In this issue, we will provide an actual situation that is currently trending in the WISC-TV viewing area.

With the holiday season fast approaching, it is important to focus on gift card scams. CFA has been contacted by several consumers with gift card related problems. One 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.

In a recent national survey, 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



Call For Action Volunteers

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.

Helpful Resources

Before hiring a contractor, ask for at least 3 references, and check with the Better Business Bureau (BBB) at <https://www.bbb.org/search> or call them at (414) 847-6000. Take a few minutes to do this and it may save you in the long run. Another great resource is the WI Dept of Agriculture, Trade and Consumer Protection (DATCP). Their hotline number is (800) 422-7128 and the link is <https://datcp.wi.gov/Pages/Homepage.aspx>