

# RADIO ROUNDUP

a collection of features, oddities,  
and helpful tips



**NORTH AMERICAN  
PRECIS SYNDICATE, INC.**

350 Fifth Avenue, 65th Fl.  
New York, N.Y. 10118-0110

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97 WORDS, 30 SECONDS

## GIFT-GIVING TIPS

DON'T LET YOUR HOLIDAY GIFT CARDS TURN INTO LUMPS OF COAL. BE SURE TO READ THE FINE PRINT TO UNDERSTAND ANY EXPIRATION DATE, FEES OR OTHER TERMS THAT CAN REDUCE THE CARD'S VALUE OVER TIME, SAY EXPERTS AT THE OFFICE OF THE COMPTROLLER OF THE CURRENCY. THEY ALSO SUGGEST THAT PEOPLE WHO RECEIVE GIFT CARDS FROM YOU NEED TO UNDERSTAND ANY RESTRICTIONS THAT COULD AFFECT THE CARD'S VALUE. USING THE CARD PROMPTLY IS THE BEST WAY TO ENSURE YOU GET THE MOST FROM YOUR GIFT CARD. LEARN MORE AT [WWW.HELP-WITH-MY-BANK.GOV](http://WWW.HELP-WITH-MY-BANK.GOV).