



Consumer Corner

by Illinois Attorney General LISA MADIGAN



CONSUMER TIPS FOR THE HOLIDAY SEASON

During the holidays, many of us buy and exchange gifts, donate to our favorite charities, and make a New Year's resolution or two. Here are some common questions consumers ask as they try to make the most of the season.

Q: *I recently came across a \$50 gift card that a friend gave me more than a year ago. The card expired last month. Is the expiration date enforceable, or can I still redeem the card?*

A: The expiration date is enforceable, although a new law does give consumers some leverage to persuade businesses to honor expired gift cards and certificates. If a card expires before the consumer uses it, the retailer must hand over the card's balance to the State after five years. The consumer can then visit the Illinois Treasurer's Office to claim the balance. Because businesses will no longer profit from balances on expired cards, they have little incentive to enforce expiration dates—and may be persuaded to do away with expiration dates altogether.

Q: *With more and more charities asking me for contributions each year, I'm finding it difficult to determine which ones deserve my money. How can I tell if a charity is on the up and up?*

A: It's important to give, but it's important to give wisely. Educate yourself first—don't be pressured into making a donation on the spot. A legitimate charity will furnish you with its business address, telephone number, and financial information in writing. Be sure to ask how much of your contribution will go to fund-raising and administration and how much will go to actual charitable services. If they won't tell you, don't donate. And never donate if a solicitor insists on cash. If you would like to learn more about an organization or find out if a charity is legally registered, call my office's Charitable Trust Bureau at (312) 814-2595; TTY: (312) 814-3374.

Q: *My purse was stolen last holiday season, and my identity was stolen with it. I'm still dealing with the aftermath. Is there anything victims of identity theft can do to ease the burden of clearing their names?*

A: Clearing your name after your identity has been stolen is never easy, but services are available to help victims through the process and give them peace of mind. My office has developed an Identity Theft Victim Kit that will provide you with the information and tools you need to repair the damage done by identity thieves and protect your credit from further harm. The kit is available on my Web site, www.illinoisattorneygeneral.gov, or by calling the Consumer Fraud Hotlines listed below. You should also call my office if you have trouble resolving a credit dispute resulting from the theft.

Consumer Fraud Hotline

1-800-386-5438 (TTY: 1-800-964-3013)

Senior Fraud Helpline

1-800-243-5377 (TTY: 1-800-964-3013)

Q: *My New Year's resolution for 2005 is to get in shape. I've decided the best way to keep my resolution is to join a gym. How can I avoid getting stuck in a long-term membership at a gym that doesn't fit my needs?*

A: First, make a well thought-out list of your needs, then shop around and ask questions. Take a tour of each facility. Find out if the gym limits its number of members and when it's busiest. Ask members if they are pleased with the club. If the gym offers a free trial workout, take them up on it. If you decide to join, the gym must give you a written membership agreement that discloses **all** costs and payment obligations. Under Illinois law, you may cancel the membership for a full refund within three business days following the date the contract is signed.