Senior Gift Cards

Rhonda has three children in their pre-teens. It seems that every

few weeks, one of them is invited to a friend’s birthday party.

She knows that these kids are very hard to buy for. They give a

lot of gift cards as presents. She would like to stock up on a few

extra gift cards so that she always has one handy for the next

party. She is looking for a general card that the kids can use to

pick out their own gift. She usually spends around $15.00 per

child for the gifts.

1 Local Mall Gift Card:

Can only be purchased in person at local mall

Can only be used in person at local mall stores

$10 Minimum purchase and in $5 increments over $10

No Fee to purchase

Expires in one year from date of purchase

Automatically activated

Balance must be checked in person at mall business office

Non-replaceable if lost

Many merchants give 5 – 10% in store discounts on purchased when paid with a Mall

Gift Card

2. MasterCard Gift Card:

Can be purchased locally or online

$10 Minimum purchase

Reloadable card

Fee: $2.35 per card fee to purchase card

Can be used anywhere MasterCard is accepted in stores and online

Expires in 2 years from date of purchase or the date on the front of the card

Needs to be activated before using, replacement card available if lost or stolen

Balance can be checked online 24/7

3. Wal-Mart Cart: $15 Face Value

Can be purchased in person and online

$10 Minimum purchase and in $5 increments over $10

No Fee to purchase

Does not expire

Does not need to be activated

Balance can be checked online and in the store by cashier

4. Visa Gift Card:

Can be purchased locally or online

$20 Minimum purchase

Non-reloadable card

Fee: $1.95 per card fee to purchase card

Can be used anywhere visa card is accepted in stores and online

Expires in 5 years from date of purchase

$4.95 annual maintenance free if inactive for 12 month period

Can be purchased in denominations of $20 - $500

Senior – Gift Card

Placing 2, 1, 3, 4

|  |  |  |  |
| --- | --- | --- | --- |
| Top Pair 2,1 (Close Pair)  | 2  | 1  | 1  |
|  | Can be used anywhere MasterCard is accepted, in stores and online, $10 min purchase, reloadable, balance can be checked on line 24/7, replacement card issued if lost or stolen  | Limited to shopping at the local mall, expires in one year, non-replaceable if lost, balance has to be checked at mall business office, can only be used in person, must be purchased in person at mall office  | No fee to purchase, min purchase $10, many merchant give discounts, automatically activated  |
| Middle Pair 1,3  | 1  | 3  | 3  |
|  | Can shop at all stores in local mall, No fee to purchase, min purchase $10, many merchant give discounts 5 – 10% automatically activated,  | Can only be used at Wal-Mart/ in store or online,  | Minimum purchase $10, no fees, no activation, balance can be check online and in stores, does not expire  |
| Bottom Pair 3,4  | 3  | 4  | 4  |
|  |  Minimum purchase  | Minimum purchase if  | Could be used  |
|  | $10, no fees, no  | more than she wants  | anywhere Visa is  |
|  | activation, balance can  | to spend for each  | accepted online  |
|  | be check online and in  | card, plus purchase  | and in stores.  |
|  | stores, does not expire  | fees on every card, expires in 5 years  |  |