

# Honoring Local Veterans

I was proud to help present veterans from Ledyard with the state's Wartime Service Medal Award.

The **Connecticut Veterans Wartime Service Medal** was established by the General Assembly in 2005 to honor all Connecticut veterans with qualifying wartime military service.

View the photo gallery of the complete event here:  
[www.SenatorOsten.cga.ct.gov](http://www.SenatorOsten.cga.ct.gov)



FROM YOUR STATE SENATOR  
**Cathy Osten**

Legislative Office Building  
Room 2100 Hartford, CT 06106-1591

**Capitol phone:** 860-240-0579

or Toll-free: 1-800-842-1420

**Website and Email:**

[www.SenatorOsten.cga.ct.gov](http://www.SenatorOsten.cga.ct.gov)



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# Consumer Alerts

## from Your State Senator Cathy Osten

### Gift Card Tips

Two sets of laws apply to gift cards. Cards that are sold in Connecticut and are not backed by a federal financial institution are covered under state law. Cards that are sold in Connecticut and are backed by a federal financial institution are covered by federal law.

To determine if a card is backed by a federal financial institution, visit <http://bit.ly/DCPgiftcards>. **Gift cards covered under state law don't have an expiration date or inactivity fee.**



- Make sure you know what type of card you are buying.
- Spend the entire balance as soon as possible to reduce your chances of losing the value of the card if the issuer goes out of business.
- Keep track of your balance. Some gift card issuers provide information online about your card balance.

### Shopping Online This Season

The Federal Trade Commission recommends the following:

- Confirm the online seller's physical address and phone number before you buy, in case you have problems later.
- Read the seller's description of the product, and the fine print.
- Check out the terms, conditions and the privacy policy.
- Only buy gift cards from sources you know and trust. Avoid buying gift cards from online auction sites, the cards could be fakes.
- Don't give out your credit card number or other financial information in exchange for any offer.
- Never email financial information—your credit card, your checking account, or your Social Security number.
- Remember: legitimate companies don't ask for financial information via email or pop-up message.

