State	Summary of Gift Certificate Laws
Alabama	Escheat – In general, gift certificates are presumed abandoned three years after being sold, however, gift certificates
	issued by retailers are exempt from this provision. Alabama Code § 35-12-72(a)(17); §35-12-73(b)(1).
Alaska	Escheat – Gift certificate presumed abandoned after being unclaimed by owner for three years. Amount abandoned
	is equal to the full price paid by the purchaser. Alaska Statute § 34.45.240.
Arizona	Disclosure – Any expiration date, the amount of any fees, and when such fees are incurred must be clearly disclosed.
	Arizona Revised Statutes Annotated § 44-7402.
Arkansas	Arkansas has enacted the Fair Gift Card Act (¶ 30,412), which prohibits issuance of gift certificates or cards subject
	to expiration or fees less than two years from issuance. Prominent disclosures of expiration and fee provisions are
	required. Laws of 2007, Act 304, approved March 16, 2007, effective 90 days after adjournment.
	Escheat – Gift certificates are not considered property and therefore not subject to escheat laws. <i>Arkansas Statutes</i>
	Annotated § 18-28-201(13)(B).
	Expiration – No expiration earlier than two years from the date of issuance, expiration date must be disclosed in a
	conspicuous manner. Arkansas Statutes Annotated § 44-88-703(a) and (c).
	Fees – May be charged beginning two years from the date of issuance, notice must be conspicuous. <i>Arkansas</i>
	Statutes Annotated § 44-88-703 (c).
	Expiration – Gift certificates cannot contain expiration dates. California Code § 1749.5(a)(1)
	A gift certificate sold without an expiration date is valid until redeemed or replaced. California Code § 1749.5(c).
G 110	Gift cards cannot contain a service fee until the gift card has been inactive for two years, the remaining value is not
California	more than \$5, and the service fee is not more than \$1 per month. California Code § 1749.5(a)(2), 1749.5(e).
	Redemption – Any gift certificate sold after January 1, 1997 is redeemable in cash for its cash value, or subject to
	replacement with a new gift certificate at no cost to the purchaser or holder. California Code § 1749.5(b)
	Disclosure – Gift certificates handed out by the issuer to the consumer pursuant to an awards, loyalty or promotional
	program, as well as gift certificates sold below face value, or those issued for a food product are permitted to contain
	an expiration date, as long as the date appears in at least 10 point font on the front of the gift certificate. <i>California</i>
	Code § 1749.5(d)
	Gift Cards – Gift cards are covered under the definition of "gift certificates," except when a gift card is usable with
	multiple sellers of goods. California Code § 1749.45(a)
Colorado	Escheat – Gift certificates that can be redeemed for cash are subject to escheat if unclaimed for 5 years; certificates
	redeemable for goods or services are not subject to escheat. Colorado Revised Statutes § 38-13-108.4.

State	Summary of Gift Certificate Laws
Connecticut	Expiration – Gift certificates sold after August 16, 2003 cannot contain expiration dates. Gift certificate sellers are
	required to obtain the address of the owner and maintain a record of such address. Connecticut Public Act No. 03-1,
	Section 84 Redemption – Unclaimed gift certificates are considered abandoned three years after the gift certificate was either
	purchased or last used. Connecticut Public Act No. 03-1, Section 74. However, this does not prevent the holder from
	honoring a gift certificate, as reimbursement can be sought from the Treasurer. Connecticut Public Act No. 03-1,
	Section 84
	Disclosure – As of August 16, 2003, gift certificates cannot contain expiration dates.
	Gift Cards – Gift cards are covered under the definition of "gift certificates". Connecticut Public Act No. 03-1,
Delaware	Section 66(5) Escheat – In the event that an owner dies intestate, is missing for more that five years, or abandons the certificate, a
Delaware	gift certificate reverts to the state. Delaware Code Annotated tit. 12 § 1197 et seq.
District of Columbia	Escheat – Certificates unclaimed for five years are presumed abandoned. D.C. Code Annotated § 41-101 et seq.
Florida	Florida has enacted a new law (\$\gamma 30,912)\$ prohibiting expiration dates, postsale charges, and fees for gift certificates
	and stored value cards. Laws of 2007, Chapter 256, approved and effective June 28, 2007.
Georgia	Disclosure – Any expiration date or dormancy/non-use fee must be conspicuously printed. <i>Georgia Code § 10-1-</i>
	393(b)(33)(A)(ii). Escheat – Certificates unclaimed for five years are presumed abandoned. <i>Georgia Code § 44-12-205</i> .
Hawaii	Expiration and Fees: Effective July 1, 2005, gift cards may not expire within two years of issue, and no fees may be
	charged for their use. Consumer's Union.
Idaho	Escheat – Certificates without expiration dates unclaimed for five years are presumed abandoned. <i>Idaho Code § 14-</i>
	514. Certificates with expiration dates displayed do not constitute abandoned property. <i>Idaho Code § 14-502(2)(b)</i> .
Illinois	Expiration and Fees: Effective January 1, 2005, gift cards may not have an expiration date or service fees or they
Indiana	risk escheat to the state. <i>Consumer's Union</i> . Escheat – Gift certificates are exempt from unclaimed property laws. <i>Indiana Code § 32-34-1-1</i> .
Iowa	Expiration – Iowa allows sellers of gift certificates to have expiration dates.
10 10	Fees – No fees may be charged without a contract. <i>Iowa Code § 556.9</i> .
	Redemption – An issuer of a gift certificate shall not deduct from the face value of the gift certificate any charge
	imposed due to the failure of the owner of the gift certificates to present the gift certificate in a timely manner, unless
	a valid and enforceable written contract exists between the issuer and the owner of the gift certificate pursuant to
	which the issuer regularly imposes such charges and does not regularly reverse or otherwise cancel them. <i>Iowa Code</i>
	§ 556.9(2) Gift Cards – Gift cards are covered under the definition of "gift certificate." <i>Iowa Code</i> § 556.9(2)
Kansas	Expiration – Effective January 1, 2007, gift certificates with expiration dates must expire no less than five years
	after the date of purchase. Cards without expiration dates are valid until redeemed or replaced. 2006 H.B. 2658.
	Fees – No fees may be charged during the first 12 months following issuance. 2006 H.B. 2658.

State	Summary of Gift Certificate Laws
Kentucky	Expiration – Gift certificates with expiration dates must expire no less than one year after the date of purchase. Cards without expiration dates printed on the front or back are valid until redeemed or replaced. <i>Kentucky Rev. Stat.</i> § 367.890. Fees – No fees may be charged prior to expiration. <i>Kentucky Rev. Stat.</i> § 367.890(3).
Louisiana	Expiration – An expiration date cannot be less than five years from the date of issuance. It is unlawful for a person to sell a gift certificate with a service fee or dormancy fee, though the seller can impose a one-time handling fee that shall not exceed one dollar per gift certificate. Louisiana Revised Statute § 1423(B). A gift certificate sold without an expiration date shall be valid until redeemed or replaced. Louisiana Revised Statute § 1423. Fees – In general, no service fees, although a one-time handling fee of \$1 or less is permissible. Louisiana Revised Statute § 1423(B)(2). Disclosure – Expiration dates shall appear in capital letters in at least ten-point font on the gift certificate. Louisiana Revised Statute §1423(B) Gift Cards – Gift cards are covered under the definition of "gift certificate". Louisiana Revised Statute §1423(A) ***Note – The provisions of §1423 do not apply to gift certificates distributes to a consumer pursuant to an awards loyalty or promotional program without anything being given in exchange for the gift certificate by the consumer. The provisions also do not apply to gift certificates sold below face value or donated to non-profits, or to gift certificates that are usable with multiple sellers of goods. Louisiana Revised Statute §1423(D)
Maine	Expiration – A period of limitation may not be imposed on the owner's right to redeem the gift obligation. <i>Maine Revised Statutes 33 § 1953(G)</i> Redemption – A gift obligation is considered abandoned 3 years after December 31 st of the year in which the gift obligation occurred. A period of limitation may not be imposed on the owner's right to redeem the gift obligation. The amount unclaimed is the face value of the gift obligation, except that the amount unclaimed is 60% of the gift obligation's face value if the issuer of the gift obligation does not impose a dormancy charge. Fees or charges may not be imposed on gift obligations unless they are noted on the gift obligation and are in accordance with section 1956. The amount of these charges or fees may not be unconscionable. <i>Maine Revised Statutes 33 § 1953(G)</i> Disclosure – Fees or charges may not be imposed on gift obligations unless they are noted on the gift obligation and are in accordance with section 1956. <i>Maine Revised Statutes 33 § 1953(G)</i> Gift Cards – Gift certificates and gift cards are both covered under the definition of "gift obligation." <i>Maine Revised Statutes 33 § 1952</i>
Maryland	 Expiration – Gift certificates must be valid for not less than 4 years. Any expiration date must be clearly disclosed. <i>Maryland Commercial Code Ann. § 14-1319; 14-1320.</i> Fees – Fees must be disclosed, and no fees may be charged within 4 years of purchase. <i>Maryland Commercial Code Ann. § 14-1319; 14-1320.</i> Escheat – Gift cards are exempt from the unclaimed property act. <i>Maryland Commercial Code Ann. § 17-101(m).</i>

State	Summary of Gift Certificate Laws
Massachusetts	Expiration – A gift certificate sold or offered to be sold shall be valid for not less than 7 years after its date of issuance. <i>Massachusetts General Laws</i> 200A §5D. A gift certificate without an expiration date will not expire. <i>Massachusetts General Laws</i> 200A § 5D
	Redemption – Notwithstanding any general or special law to the contrary, upon a gift certificate being redeemed for at least 90 per cent of its face value, a consumer shall make an election to receive the balance in cash or to continue with the gift certificate. <i>Massachusetts General Laws 200A § 5D</i> . Since the gift card must be redeemable in full value for seven years, issuers are not allowed to deduct service charges or dormancy fees. As of April 1, 2003, issuers of gift certificates that have expired may retain the unredeemed amount on a gift certificate. <i>Massachusetts General Laws 200A § 5D</i> . Disclosure – The date of issuance and the expiration date shall be clearly identified on the face of the gift certificate or gift card with a banked dollar value clearly printed upon a sales receipt transferred to the purchaser or holder of the electronic card through means of an internet site or a toll free information telephone line. <i>Massachusetts</i>
	General Laws 200A §5D Gift Cards – Gift cards are covered under the definition of "gift certificate". Massachusetts General Laws 255D §1
Michigan	Escheat – Gift certificates unclaimed for more than five years are deemed abandoned in the amount of the purchase price. <i>Michigan Comp. Laws § 567.235</i> .
Minnesota	Escheat – Gift cards are exempt from the definition of intangible property. <i>Minnesota Stat.</i> § 345.39. A new Minnesota law (¶32,314) prohibits expiration dates and service fees for gift certificates and gift cards. <i>Laws of 2007, Chapter 93, approved May 21, 2007, effective August 1, 2007.</i>
Mississippi	Escheat – Gift certificates unclaimed for more than five years are deemed abandoned. <i>Mississippi Code Ann. § 89-12-14</i> .
Missouri	Escheat – Gift certificates redeemable only for merchandise are reportable at 60% face value. The owner shall be reimbursed at full value. <i>Missouri Rev. Stat. § 447.500 et seq.</i>
Montana	Expiration and Fees – Gift certificates may not expire, and no fees may be charged. <i>Montana Code Ann. § 30-14-108.</i>
Nebraska	Disclosure – Expiration dates and all types of fees must be clearly disclosed on the gift card or certificate. <i>Nebraska Rev. Stat.</i> § 69-1305.03.
Nevada	Expiration – Expiration date or toll-free number to call to enquire about expiration must be printed on the certificate. Nevada Rev. Stat. § 598.0921(1)(a). Fees – Fees must be disclosed and may not exceed \$1/month and may not be imposed within 12 months of issuance. Nevada Rev. Stat. § 598.0921(1)(b). Effective October 1, 2007, issuers are prohibited from charging a service fee for inactivity of less than three continuous years. (2007, Chapter 363) Gift Cards- Gift cards are covered under the definition of "gift certificate." Nevada Rev. Stat. § 598.0921(3)(a)
New Hampshire	Expiration – No expiration for certificates valued at less that \$100. Certificates worth in excess of \$100 expire when escheated to the state as abandoned property. <i>New Hampshire Rev. Stat. Ann. § 358-A:2.</i> Fees – Service fees are prohibited. <i>New Hampshire Rev. Stat. Ann. § 358-A:2.</i>

State	Summary of Gift Certificate Laws
New Jersey	Expiration – Expiration must not occur less than 24 months from the date of sale. Any expiration date must be disclosed as specified. <i>New Jersey Rev. Stat. §</i> 56:8-110(a)(1). Fees – No dormancy fee within 24 months of issuance or within 24 months of the most recent activity. Fees may not exceed \$2/month and must be disclosed as specified. <i>New Jersey Rev. Stat. §</i> 56:8-110(a)
New Mexico	 Escheat – Gift certificates are presumed abandoned 3 years after December 31 of the year sold. If redeemable for merchandise only, the amount abandoned is 60% of the certificate's face value. New Mexico Stat. Ann. § 7-8A-1 et seq. Expiration – No expiration earlier than 60 months from the date of issuance. If an expiration date is not conspicuously stated on the certificate, then it is assumed to have no expiration date, and is valid until redeemed or replaced. 2007 Chapter 125. Fees – No fees of any kind may be charged. 2007 Chapter 125.
New York	Expiration – Must be disclosed. Laws of New York § 396-i(3). Fees – Must be disclosed, may not be assessed before the 13th month following issuance. Laws of New York § 396-i. Redemption – No monthly service fees may be assessed against the balance of a gift certificate prior to the thirteenth month of dormancy. Law of New York § 396-i(5/b) Disclosure – "The terms and conditions of a gift certificate shall be disclosed to the purchaser: (i) on a sign conspicuously posted stating "TERMS AND CONDITIONS ARE APPLIED TO GIFT CERTIFICATES/GIFT CARDS"; or (ii) conspicuously stated in an offer made by mail thus: "TERMS AND CONDITIONS ARE APPLIED TO GIFT CERTIFICATES/GIFT CARDS" (b) For purchases via electronic, computer, or telephonic means, the statement "TERMS AND CONDITIONS ARE APPLIED TO GIFT CERTIFICATES/GIFT CARDS" shall be stated prior to the customer's purchase of the gift certificate or conspicuously written within the electronic message offering a gift certificate for purchase. I All advertisements or promotions for gift certificates shall include a notice in like or similar term to the following: "TERMS AND CONDITIONS ARE APPLIED TO GIFT CERTIFICATES/GIFT CARDS"." Law of New York § 396-i(2-a) The terms and conditions of a gift certificate store credit shall be clearly and conspicuously stated thereon. Terms and conditions shall include the expiration date, whether any fees are assessed against the balance of the gift certificate, and whether a fee will be charged for the replacement of a gift certificate that is lost, stolen, or destroyed. Additional terms and conditions including, but not be limited to, policies related to refunds, warranties, changes in terms and conditions, assignment and waiver shall be conspicuously printed: (a) on the gift certificate; or (b) on an envelope or packaging containing the gift certificate, provided that a toll free telephone number to access the additional terms and conditions is printed on the gift certificate. Laws of New York § 396-i(1) Gift Cards – Gift cards ar

State	Summary of Gift Certificate Laws
North Carolina	Escheat – A gift certificate bearing an expiration date is deemed abandoned after 3 years of dormancy. <i>North Carolina Gen. Stat. § 116B-53(c)(8)</i> . Gift certificates are not deemed abandoned if they state that they do not expire, bear no expiration date, or state that their expiration date does not apply in North Carolina. <i>North Carolina Gen. Stat. § 116B-5354(b)</i> .
	Fees - Effective December 1, 2007, disclosure of any maintenance fees charged for gifts certificates is required, and no fee may be charged within one year of purchase. § 66-67.5.
North Dakota	Expiration and Fees – Expiration dates must be not less than 6 years from issuance. Service fees are prohibited. <i>North Dakota Cent. Code § 51-29-02.</i>
Ohio	Expiration and Fees – Expiration dates must be not less than 2 years from issuance. Service fees may not be charged within two years of issuance. <i>Ohio Rev. Code Ann. § 1349.61.</i>
Oklahoma	 Expiration – Expiration dates must be at least 60 months from the date of purchase. Certificates with no expiration date are valid until redeemed or replaced. <i>Oklahoma Stat. tit. 15 § 797</i>. Fees – Prohibited unless the certificate has a value of \$5 or less, the fee is \$1/month or less, and the card has not been active for at least 24 months. <i>Oklahoma Stat. tit. 15 § 797</i>.
Oregon	Expiration - Effective January 1, 2008, the sale of a gift card that has an expiration date is prohibited unless the expiration date is disclosed, the card is sold at a cost below face value, and the card does not expire until at least 30 days after sale. (2007, Chapter 772)
Pennsylvania	Escheat – Gift certificates are deemed abandoned if unredeemed for two or more years after expiration or five years from issuance if no expiration is specified. Certificates without any fees or expiration date are exempt from these provisions. <i>Pennsylvania Cons. Stat. tit.</i> 72, § 1301 et seq.
Rhode Island	Expiration – It shall be unlawful for any person, firm, or corporation of any kind to charge additional monthly or annual service or maintenance fees on gift certificates or to limit the time for the redemption of a gift certificate or to place an expiration date upon the gift certificates. <i>General Laws of Rhode Island 6-13-12</i> No gift certificate or any agreement with respect to such gift certificate may contain language suggesting that an expiration date may apply to the gift certificate. <i>General Laws of Rhode Island 6-13-12</i> Redemption – A gift certificate issued by a business association that remains unredeemed for more than three (3) years after issuance is presumed abandoned. <i>General Laws of Rhode Island 33-21.1-14(a)</i> . In the case of a gift certificate, the amount presumed abandoned is the face amount of the certificate itself. <i>General Laws of Rhode Island 33-21.1-14(b)</i>
South Carolina	Gift Cards – Gift cards are covered under the definition of "gift certificate". General Laws of Rhode Island 6-13-12 Expiration – No expiration less than one year from the date of purchase unless disclosed as specified. South Carolina Code Ann. § 39-1-55(B).
	Fees – Fees prohibited unless disclosed as specified. South Carolina Code Ann. § 39-1-55(C).
South Dakota	Escheat – Gift certificate unclaimed by owner for more than five years after becoming payable is deemed abandoned. <i>South Dakota Cod. Laws Ann. § 43-41B-15</i> .

State	Summary of Gift Certificate Laws
Tennessee	Expiration – No expiration within two years of issuance; valid until redeemed or replaced if sold without a valid
	expiration date. Tennessee Code Ann. § 47-18-127.
	Fees – Issuance fees prohibited; no service fees within two years of issuance. <i>Tennessee Code Ann. § 47-18-127.</i>
Texas	Expiration – Date must be disclosed as specified. Texas Bus. & Com. Code Ann. § 35.42.
	Fees – Handling, access, and replacement fees may be charged. Reasonable dormancy fees may be assessed after the
	first anniversary of the initial sale. All fees must be disclosed as specified. Texas Bus. & Com. Code Ann. § 35.42.
Utah	Escheat – A gift certificate valued at more than \$25 and unclaimed for 5 years is deemed abandoned. <i>Utah Code</i>
	Ann. § 67-4a-211.
	The Utah Consumer Sales Practices Act (¶34,410) has been amended to make it a deceptive practice to issue a gift
	certificate with undisclosed expiration date or fee deduction provisions.
Vermont	Expiration – Gift certificates shall be valid for not less than 3 years from the date of issuance. Certificates without a
	clearly marked or available expiration date are deemed to have no expiration date. Vermont Stat. Ann. tit. 8, § 2702.
	Fees – Fees and service charges are prohibited. Vermont Stat. Ann. tit. 8, § 2703.
Virginia	Expiration – Any gift certificate with an expiration date must include a statement containing the expiration date or a
	telephone number or internet address where the owner can obtain information regarding expiration. Virginia Code §
	59.1-531.
	Fees – Any gift certificate that loses value over time must include a telephone number or internet address where the
	owner can obtain information regarding this loss of value. Virginia Code § 59.1-531.

State	Summary of Gift Certificate Laws
Washington	Expiration – Expiration is prohibited unless no money was paid for the certificate or the certificate is for an artistic or cultural association and discloses this to the user. Revised Code of Washington 19.240.020(1); 19.240.030 Fees - Can enforce a dormancy or inactivity charge if: (1) disclosed as specified; (2) The remaining value of the gift card is \$5 or less each time the charge is assessed; (3) The charge does not exceed \$1 per month; (4) The charge can only be assessed when there has been no activity on the gift card for 24 consecutive months, including but not limited to, purchases, the adding of value, or balance inquiries; (5) The bearer may reload or add value to the gift card; and (6) After a dormancy or inactivity charge is assessed, the remaining value of the gift certificate is redeemable in cash on demand. Revised Code of Washington 19.240.040 Redemption – If a purchase is made with a gift certificate for an amount that is less than the value of the gift certificate, the issuer must make the remaining value available to the bearer in cash or as a gift certificate at the option of the issuer. If after the purchase the remaining value of the gift certificate is less than five dollars, the gift certificate must be redeemable in cash for its remaining value on demand of the bearer. A gift certificate is valid until redeemed or replaced. Revised Code of Washington 19.240.020(3) Disclosure – The expiration date must be disclosed clearly and legibly on any gift certificate described in \$ 19.240.030 through \$19.240.070. Gift Cards – Gift cards are covered under the definition of "gift certificate". Revised Code of Washington 19.240.040(1)
West Virginia	Escheat – Gift certificates are presumed abandoned 3 years after December 31 of the year sold. If redeemable for merchandise only, the amount abandoned is 60% of the certificate's face value. <i>West Virginia Code § 36-8-2(a)(7)</i> .
Wisconsin	No specific regulations.
Wyoming	Escheat – Gift certificates greater than \$100 in value are deemed abandoned if not redeemed within three years. The amount abandoned is the price paid for the certificate. <i>Wyoming Stat.</i> § 34-24-114.