INTRODUCING DONA · SEPTEMBER 2026

The $4.17 nobody ever spends

That gift card in your drawer with a few dollars left on it is real money. Dona gets it off the card and into your bank account. It is in closed beta now, and this post covers why we built it, how it works and what it costs.



Small balances, a large total

Most people have one: a Visa or Mastercard gift card, mostly spent, with an amount left that is too small to bother with and too awkward to use at a register. Bankrate's August 2024 survey found that 43% of US adults held an unused gift card, voucher or store credit, averaging $244 each. Bankrate's analyst put the national total at about $27 billion.

The amount per person keeps climbing. The same survey series recorded $116 in 2021 and $244 in 2024. More than one in three adults say they have lost money to a gift card misstep: a card that expired, went missing, or outlived the store it was for.

$244
average unused value per holder, 2024

$27B
estimated unspent across US adults

37
states where the balance stays with the retailer

Where the money goes instead

Unclaimed property law is meant to catch forgotten money, and for gift cards it mostly doesn't. In 37 states, gift cards are exempt from escheatment or there is no law requiring it, so the balance never reaches a public database you could search. The money is still owed to you. Nobody is chasing it on your behalf.

For a sense of the other side of the ledger, Starbucks held $1.85 billion in stored value card and loyalty balances at the end of its March 2025 quarter. Money customers load and never spend is eventually booked as revenue.

The established way to get value back is resale, which typically returns 70 to 80% of face value. On a $244 balance, that is $49 to $73 handed over for the privilege.

Why it matters now

Bankrate's 2026 emergency savings report found only 47% of Americans could cover a $1,000 emergency from savings. The Federal Reserve's 2025 survey puts 63% of adults able to cover a $400 expense. An average stranded balance of $244 sits right in the range where households are short. It is not a rounding error.

Three steps, and one of them is Dona's job

1. **Type in the card**
   The one in the drawer with a few dollars left on it. Visa, Mastercard, Amex, or Discover.

2. **Dona finds what's left**
   You don't have to know the balance. Dona works out what is still on the card and tells you the exact figure.

3. **Send it to your bank**
   One tap and it is on its way. It lands in a day or two as ordinary money you can spend anywhere.

Dona never buys your card and never takes a cut of what is on it. Whatever Dona finds is credited to you in full, and the only charge is a flat fee when you move money out.

What it costs

You pay when money leaves your wallet, never when it arrives. The fee comes out on top of the amount you send, so the figure you type is the figure that reaches your bank.

ACTION	FEE
Adding a card Visa, Mastercard, Amex, or Discover gift cards	**Free**
Transfer under $100.00 $4.00 minimum transfer	**$1.00 plus Stripe fees**
Transfer $100.00 and over $500.00 held in your wallet at most	**$2.50 plus Stripe fees**
Pay once No transfer fees, no Stripe fees, no minimum, for ten years	**$499.00 once**

Pay once is for people who keep finding these cards: one payment, then ten years of moving money without a fee coming off it.

Good to know

- **Your card number never reaches Dona.** You type it into a secure field run by Stripe. All Dona keeps is the brand and the last four digits.
- **Store cards are out.** A card that only works at one shop stays at that shop.
- **Thin cards are worth pooling.** You need $4.00 in your wallet before you can send it to the bank.
- **Nothing expires.** Dona emails you after 90 days as a nudge, and the money is yours either way.

- **Nothing to install.** Add Dona to your home screen from the browser.

CLOSED BETA

Get the money off the card

Find the card in the drawer, type it in, and see what is still on it. Adding a card is free.

Get started →

SHARE

Everyone has a card like this

Send Dona to the friend with a drawer full of half-spent cards.

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Figures are from Dona's research report, Unclaimed: gift card value in the US, 2026, which cites Bankrate/YouGov, Alston & Bird, Starbucks filings and the Federal Reserve. Survey estimates, not official statistics.