

U.S. SAVINGS BONDS

Buying Savings Bonds...



Electronic

You can open a secure online account with the U.S. Treasury through TreasuryDirect and manage your purchases, redemptions, and savings portfolio with no paperwork or paper bonds. We're as close as your computer.

Paper (Series I)

You can buy paper Series I bonds by designating your tax refund as payment.

A Great Investment for Everyone.

U.S. Savings Bonds offer a safe, easy way to save money while making a solid addition to your investment portfolio. In fact, millions of Americans take advantage of savings bonds' competitive rates. Whether you choose Treasury's I Bond or EE Bond, your money grows and – best of all – stays safe into the future.



	Electronic Bonds	Paper Bonds (Series I only)
What do I get?	An electronic record of your purchases maintained in an online account you can check 24 hours a day. (No paper security is issued.)	A paper security issued to you. You must keep track of it yourself and safeguard it.
How do I buy savings bonds?	Open a TreasuryDirect account online and then buy anytime, 24 hours a day, from your computer. For convenience, you can schedule recurring debits from your personal bank account. Have your bank or employer send funds directly to your TreasuryDirect account, or send IRS Form 8888 with your federal tax return and direct your refund to your TreasuryDirect account. You can also set up a Payroll Savings Plan in TreasuryDirect to purchase savings bonds automatically from your pay.	Submit IRS Form 8888 with your federal tax return and designate your refund for purchase of a Series I bond. Your security will be mailed to you.
How do I track my bonds' value?	Access your TreasuryDirect account online and print out the value.	Go to www.treasurydirect.gov and use the Savings Bond Calculator or the Savings Bond Wizard.
How do I change the registration on my bonds?	Access your TreasuryDirect account and make the change online (some restrictions apply).	Get the correct form, fill it out, and mail it in. Go to www.treasurydirect.gov for information.
How do I redeem savings bonds?	Access your TreasuryDirect account online and authorize redemption and deposit to your checking or savings account.	Take your bonds to a bank or credit union and sign each one. You'll be given the cash value.

U.S. SAVINGS BONDS

Why Should You Invest in U.S. Savings Bonds?

Competitive - U.S. Savings Bonds offer competitive rates that compare favorably with other forms of saving. Interest accrues monthly and compounds semiannually.

Convenient - Buy bonds online through TreasuryDirect.

Safe - The United States backs savings bonds with its full faith and credit. Your paper bonds are registered, so Treasury can replace them if they're lost, mutilated, or stolen. Bonds bought electronically through TreasuryDirect are safely maintained in your account with the U.S. Treasury.

Accessible - Need your money quickly? It's right there for you, although the longer you let your bonds grow, the more you benefit. Still, you can redeem them anytime after 12 months.*

Tax Benefits - Interest is exempt from state and local income taxes. Federal income tax is deferred until your bonds mature or you redeem them, whichever is first. Also, if all conditions are met, using savings bonds to pay for some education expenses offers additional federal tax benefits.

Affordable - Save with as little as \$25.

It's Easy to Buy Savings Bonds.

TreasuryDirect - Buy electronic savings bonds from the U.S. Treasury through an online account. It's convenient and secure. Open an account with as little as \$25 at www.treasurydirect.gov. Fund purchases with your checking or savings account, with your tax refund, or, if your employer participates, by payroll direct deposit.

Contact Us.

For more information on savings bonds, visit our website at www.treasurydirect.gov, call 1-800-4US BOND, or write to: U.S. Savings Bonds, Parkersburg WV 26106-7012.

We'll Contact You.

Stay informed! Keep up with periodic rate changes and new Treasury products and services. Sign up for free e-mail updates on our website. It's confidential and used only for official notices.



I or EE Bonds? Let's Compare!

Series I Bonds	Series EE Bonds
<p>Sold electronically at face value in any amount from \$25 to 10,000. Sold in paper at face value, in multiples of \$50, up to \$5,000. Use IRS Form 8888.</p> <p>Series I Bonds offer real rates of return over and above inflation.</p> <p>New rates announced May 1 and November 1. This adjustment ensures you're earning over and above inflation.</p>	<p>Sold electronically at face value, in any amount from \$25 to \$10,000.</p> <p>Series EE Bonds earn fixed rates of interest for the life of the bonds.</p> <p>Fixed rates announced May 1 and November 1.</p>
<p>Each year, buy as much as \$10,000 of electronic Series I, \$10,000 of electronic Series EE, and \$5,000 of paper Series I.</p> <p>Earn interest for up to 30 years.</p> <p>Redeem anytime after 12 months.*</p> <p>Exempt from state and local income taxes.</p> <p>Backed by the full faith and credit of the United States.</p>	

The offering and governing regulations for the Savings Bonds program are found in 31 CFR, Parts 359, 360, and 363 for paper I Bonds and paperless EE and I Bonds. They are online at www.treasurydirect.gov.

* 3-month loss of interest if redeemed before 5 years.