

Savings Bond Resource Guide

For definitive (paper) savings bonds



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**Federal Reserve Bank
Treasury Retail Securities Site**

Minneapolis, Minnesota

Preface

This publication is a reference guide for employees of financial institutions who handle paper savings bond transactions or answer related questions. This guide covers questions and provides instructions for handling most paper bond transactions. In addition, a quick reference guide and a sample outline for in-house training are provided as appendices.

This resource guide is not a substitute for official U.S. Treasury regulations or instructions to agents. A list of relevant Treasury Circulars, available online at <http://www.treasurydirect.gov>, is provided as an appendix.

References to specific interest rates, yields, and Tables of Redemption Values are not included in this guide but are available online at <http://www.treasurydirect.gov>. There are also programs available for bond owners and agents to assist in pricing and keeping an inventory of savings bonds. These programs include Savings Bond Pro® for agents and the Savings Bond Calculator and Savings Bond Wizard for bond owners. The *Tables of Redemption Values* (PD F 3600) are available online at <http://www.treasurydirect.gov> for those who do not have access to electronic pricing.

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Reissue Transactions

In certain authorized cases bond owners may need to reissue paper savings bonds to change the names or forms of registration. Bonds issued with new registrations bear the same issue dates as the originals. When a bond owner wants to change the name or registration on a bond, the bonds do not need to be redeemed, but should be sent to the Minneapolis Treasury Retail Securities (TRS) site for reissue. Although the TRS site will process the transaction, you can help bond owners properly complete the appropriate reissue form in its entirety to ensure timely processing.

Reissue transactions require proper certification, or guarantee, of bond owner signatures. You should be sure to guarantee or certify signatures using a legible bank stamp, paying agent stamp, a Medallion program stamp, or another authorized validating stamp or seal. Certification must include the officer's signature, title, and date. Reissue forms submitted with notary certification may be returned for proper certification.

Reissue Transaction Issues



Bonds should not be reissued to change the owner's address.

Change of Address

Bonds should not be reissued to change the owner's address.

To advise the Treasury Department of an address change for 1099-INT statements on Series HH bonds, bond owners should complete form PD F 1980 or PD F 5257 and send it to the address indicated on the form. To advise the Treasury Department of a change in direct deposit interest payment information for Series HH bonds, bond owners should complete form SF 1199A or form PD F 5396 and send it to their servicing TRS site. Series HH bond owners can also manage their account electronically at http://www.treasurydirect.gov/indiv/myaccount/myaccount_hhservices.htm. They can view their account, change their address, and request tax information using this site.

Change of Denomination

Bonds should not be reissued for the sole purpose of changing denominations. Denominations can be changed, however, if the bonds are being reissued for authorized reasons. In the case of lower denominations being replaced by a bond of a higher denomination, all of the original bonds must bear the same issue date.

Bonds Close to Final Maturity

Bonds cannot be reissued if received by the TRS site less than one full calendar month before final maturity. To ensure reissue, mail bonds to the TRS site so that the bonds will arrive no later than two months before final maturity.

Bonds Registered to the Department of Treasury or the United States

Bonds that name the Department of the Treasury or the United States as co-owner cannot be reissued. The Department of the Treasury or the United States may not be a co-owner of Series I bonds. Series EE, HH, and I bonds with the Treasury or the United States as a beneficiary may be reissued.



A parent may request reissue on the minor's behalf, but only in cases where the minor is to be made the sole owner of the bond.

Transactions Involving Minors

Reissue requests bearing the certified signature of a minor will be accepted as sufficient proof of the minor's competency and understanding. If you do **not** consider the minor to be of sufficient competency to sign the request and to understand the nature of the transaction, a parent may request reissue on the minor's behalf, but only in cases where the minor is to be made the sole owner of the bond. A bond that names a minor as beneficiary or co-owner may be reissued in the name of a custodian for the minor, under a statute authorizing gifts or transfers to minors, upon the request of the adult whose name appears on the bond as owner or co-owner.

Series HH Bond Transactions

If the name of the owner or principal co-owner on the original bond is different from the name on the reissued bonds, the new owner or the new principal co-owner must certify to the correctness of his or her social security number and to the fact that he or she is not subject to backup withholding. If the form used to request reissue does not bear this preprinted certification statement, the new owner (individual or fiduciary) or new principal co-owner must complete and sign Internal Revenue Service (IRS) form W-9. The fiduciary should complete and sign the form when an employer identification number, e.g., 12-3456789, assigned by the IRS to the trust or other estate, is to be shown on Series HH bonds.

Owners of Series HH bonds issued in October 1989 through August 2004 were required to receive interest payments via direct deposit Automated Clearing House (ACH) payment. This continues to be the case for any HH bond that is less than 20 years old and still earning interest. Any request to reissue a Series HH bond must be accompanied by form SF 1199A or form PD F 5396 to authorize continued direct deposit of interest payments.

Tax Consequences of Reissue Transactions



If a living owner, principal co-owner, surviving beneficiary, or other person entitled will not be the owner or the co-owner of the reissued bonds, the reissue transaction is considered a taxable event.

In most reissue transactions involving bonds in co-ownership form, one of the co-owners is the “principal co-owner” for federal income tax purposes and may be identified as such on the reissue request form. The principal co-owner is the co-owner who (1) purchased the bonds with his or her own funds or (2) received the bonds as a gift, a legacy, an inheritance, or as a result of judicial proceedings and reissued the bonds in co-ownership form, provided the principal co-owner received no contribution in any manner from the other co-owner for being so designated.

The interest reporting requirements of the Tax Equity and Fiscal Responsibility Act of 1982 (TEFRA) apply to reissue transactions that are considered “taxable events.” If a living owner, principal co-owner, surviving beneficiary, or other person entitled will not be the owner or the principal co-owner of the reissued bonds, the reissue transaction is considered a taxable event—that is, a taxable ownership change. The interest earned or accrued on bonds from the issue date to the date of the reissue transaction must be reported to the IRS for the year in which the transaction occurs. The TRS site will report the amount of accrued interest to the IRS and to the affected bond owner, who will be required to report the interest income for federal income tax purposes.

Instructions for Authorized Reissue Transactions

Use of Public Debt Forms

One form may be used for multiple bonds and multiple series if the new bonds will all have the same registration. If more than one registration is requested, submit a separate reissue form for each variation. The signatures of the persons requesting the reissue must be certified on each form submitted. All signatures should be certified by an official of a financial institution under corporate seal, signature guarantee stamp, or paying agent validation stamp. Certification must also include the title of the certifying officer and the date of the certification. Reissue forms submitted with notary certification may be returned for proper certification.



See Appendix C for examples of properly completed forms.

Court Evidence

Any required court evidence must be certified to be true and correct by the court clerk or other authorized court official. If more than a year has passed after an estate representative’s appointment by the court, evidence of the appointment must not only be certified to be true and correct, but must also bear the court clerk’s or court official’s statement that the appointment is still in full force and effect. This statement must be signed and dated within 12 months of the transaction.

Where to Send Forms, Bonds, and Supporting Documents

The bonds should not be endorsed in any way. Use the “Reissue Transactions to Forward” and “Forwarding Addresses” charts below to determine where to send the savings bonds being reissued and the properly completed and certified forms and other supporting documents. Keep a record of the serial numbers of the bonds submitted so they can be replaced if lost in transit.



The following table identifies the required Treasury form(s) and supporting documents needed for most reissue transactions.

Reissue Transactions to Forward		
Transaction Type	TRS	BPD
Includes death certificate	X	
Includes letters of appointment for decedent's estate	X	
Includes trust agreement		X
Includes corporate resolution		X
Includes will	X	
Includes closed estate papers	X	
No legal representative was assigned for decedent's estate	X	
Includes divorce decree		X
Includes guardianship papers		X
Name change other than marriage		X
Reissue to or from a trust		X
Reissue involving trustee or guardian		X
Other*	X	

*An attorney-in-fact (power of attorney may not request reissue of bonds).

Forwarding Addresses	
Treasury Retail Securities Sites	BPD
Federal Reserve Bank of Minneapolis PO Box 214 Minneapolis, MN 55480-0214 1-800-553-2663	<p><i>For Series EE and I Bonds:</i> Department of the Treasury Bureau of the Public Debt PO Box 7012 Parkersburg, WV 26106-7012</p> <p><i>For Series HH Bonds:</i> Department of the Treasury Bureau of the Public Debt PO Box 2186 Parkersburg, WV 26106-2186</p>

Table of Authorized Reissue Transactions (Series EE, I, and HH bonds)

This section summarizes authorized reissue transactions that occur most frequently and identifies the required Treasury form(s) and supporting documents. Consult the TRS site regarding situations not covered in the table.

Determine how the bonds are currently registered. If the bond is registered in one name (single ownership), see Section A of the table; in co-owner form, see Section B; in beneficiary form, see Section C. Once you have located the appropriate section, review the first column, "Reason for Reissue," to find the relevant reissue transaction. Read across the table to determine which forms (column two) and supporting documents (column three) are needed.

**Table of Authorized Reissue Transactions for Paper Series EE, I, and HH Bonds
Section A**

**Bond Registered in One Name (Single Ownership)
Example: John R. Doe**

Reason for Reissue	Form Required	Other Documents Required
1. Owner desires:		
(a) To add a co-owner or beneficiary.	<u>PD F 4000</u> – To be signed by the owner.	None.
(b) To name another person as the owner, alone or with a co-owner or beneficiary (The new owner must be related to the previous owner by blood, including legal adoption, or marriage.)	<u>PD F 4000*</u> – To be signed by the owner.	If Series HH bonds are involved, see page 3-2.
(c) To designate a trustee of a personal trust estate.**	<u>PD F 1851*</u> - To be signed by the owner.	None for PD F 1851 bearing a 3/86 or later revision date. Form PD F 1851 issued prior to 3/86 additional information may be required to determine whether the reissue is a taxable event. If Series HH bonds are involved, see page 3-2.
(d) To correct error in registration.	<u>PD F 4000</u> - To be signed by the purchaser or the person claiming the error. If the error was made by the agent, provide <u>FA F 400</u> completed and signed by an authorized employee. Certification must include the officer signature, title, date, and a legible bank stamp, paying agent stamp, Medallion program stamp, or another authorized validating stamp or seal.	Depending on the nature of the error, more information may be requested.

** This transaction may result in a taxable event.*

Important Reminder: Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to the TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

**Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

**Table of Authorized Reissue Transactions for Paper Series EE, I, and HH Bonds
Section A**

**Bond Registered in One Name (Single Ownership)
*continued***

Reason for Reissue	Form Required	Other Documents Required
<p>2. Owner's name is to be changed (no change in ownership) due to:</p> <p>(a) Marriage (ordinarily reissue for such a change is unnecessary).</p>	<p><u>PD F 4000</u> - Owner must sign both present and former names and complete the statement on the form certifying the manner in which the change occurred.</p>	<p>None.</p>
<p>(b) Divorce or annulment of a marriage.**</p>	<p><u>PD F 4000</u> - Owner must sign both present and former names and complete the statement on the form certifying the manner in which the change occurred.</p>	<p>Depending on the nature of the reissue, more information may be requested.</p>
<p>(c) Order of court.**</p>	<p><u>PD F 4000</u> - Owner must sign both present and former names and complete the statement on the form certifying the manner in which the change occurred.</p>	<p>Depending on the nature of the reissue, more information may be requested.</p>
<p>(d) Remarriage.**</p>	<p><u>PD F 4000</u> - Owner must sign both present and former names and complete the statement on the form certifying the manner in which the change occurred.</p>	<p>Depending on the nature of the reissue, more information may be requested.</p>

** This transaction may result in a taxable event.*

Important Reminder: Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to the TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

**Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

**Table of Authorized Reissue Transactions for Paper Series EE, I, and HH Bonds
Section A**

**Bond Registered in One Name (Single Ownership)
*continued***

Reason for Reissue	Form Required	Other Documents Required
3. Deceased owner's bonds to be distributed to person(s) entitled:		
(a) Estate of deceased owner is being administered through court proceedings, with a representative appointed by the court.	<u>PD F 1455</u> - To be signed by representative to request distribution to the person entitled. Also <u>PD F 4000</u> signed by the person entitled if a co-owner or beneficiary is to be added.	Certified copy of the representative's letters of appointment or court certificate for the deceased owner's estate. Court evidence must be dated and shown to be in full force and effect within one year or less of receipt of the transaction. If Series HH bonds are involved, see page 3-2. Death certificate for decedent named on the bond certified by the Registrar of Vital Statistics, or similar official.
(b) After settlement of estate through court proceedings.	<u>PD F 5394</u> - Follow instructions on form; it is to be signed by the persons entitled to the estate.	After settlement of estate through court proceedings, request a certified copy of the Decree of Distribution or Final Account for the estate of the decedent; and, death certificate for decedent named on the bonds certified by the Registrar of Vital Statistics, or similar official. If Series HH bonds are involved, see page 3-2.
(c) After settlement of estate in accordance with state statute, for example, summary administration; or, small estate affidavit.**	<u>PD F 5394</u> - Follow instructions on form; it is to be signed by the persons entitled to the estate.	Estate settled by summary with administration, request a certified copy of the order of summary administration or small estate affidavit signed in accordance with State law, and death certificate for decedent named on the bond certified by the Registrar of Vital Statistics, or similar official. If Series HH bonds are involved, see page 3-2.
(d) Estate being settled without administration through court or similar proceedings.*	<u>PD F 5336</u> – Follow instructions on form; it is to be signed by the person acting as voluntary representative.	Death certificate for decedent named on bond, certified by the Registrar of Vital Statistics, or similar official.

** If redemption value of bonds in a decedent's estate totals more than \$100,000 as of the decedent's date of death, administration in court is required.*

Important Reminder: Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to the TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

**Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

**Table of Authorized Reissue Transactions for Paper Series EE, I, and HH Bonds
Section B**

**Bond Registered in Co-ownership Form
Example: John R. Doe
OR
Sallie Doe**

Reason for Reissue	Form Required	Other Documents Required
1. Co-owners (both living) desire that bonds be reissued to:		
(a) Name either co-owner alone or with a new co-owner or beneficiary. (For all except Series I.)	PD F 4000* - Original co-owners must be related by blood (including legal adoption) or marriage; both co-owners must sign if new co-owner or beneficiary is desired. Only the co-owner whose name is being eliminated need sign if no new co-owner or beneficiary is desired.	If Series HH bonds are involved, see page 3-2.
(b) Name a third person alone or with one of the original co-owners as new co-owner or beneficiary. (For all except Series I.)	PD F 4000* - New owner must be related to either original co-owner by blood (including legal adoption) or marriage; both original co-owners must sign. If one of the original co-owners is to remain on the bond as a co-owner, he or she must be the first-named co-owner.	If Series HH bonds are involved, see page 3-2.
(c) Designate a trustee of a personal trust estate.**	PD F 1851* - To be signed by both living co-owners. Transaction could be a taxable event and subject to interest reporting unless co-owners are also grantors.	None for PD F 1851 bearing a 3/86 or later revision date. For PD F 1851 issued prior to 3/86, additional information may be required to determine whether the reissue is a taxable event. If Series HH bonds are involved, see page 3-2.
(d) Correct an error in registration.	PD F 4000 - To be signed by the purchaser or the person claiming the error. If the error was made by the agent, provide FA F 400 completed and signed by an authorized employee. Certification must include the officer's signature, title, date, and a legible bank stamp, paying agent stamp, Medallion program stamp, or another authorized validating stamp or seal.	Depending on the nature of the reissue, more information may be requested.

** This transaction may result in a taxable event.*

Important Reminder: Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to the TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

**Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

**Table of Authorized Reissue Transactions for Paper Series EE, I, and HH Bonds
Section B**

**Bond Registered in Co-ownership Form
*continued***

Reason for Reissue	Form Required	Other Documents Required
2. Divorce, legal separation, or annulment. Reissue may be made in the name of:		
(a) One of the co-owners alone.	<u>PD F 4000*</u> (Series EE) - To be signed by the owner whose name is being eliminated.	None. If Series HH bonds are involved, see page 3-2.
(b) One of the co-owners with another person as co-owner or beneficiary.	<u>PD F 4000*</u> - To be signed by both the co-owners named on the original bond.	None. If Series HH bonds are involved, see page 3-2.
(c) Another person as the owner.	<u>PD F 4000*</u> – To be signed by both co-owners named on the original bond.	None.
3. Co-owner's name is changed (no change in ownership) due to:		
(a) Marriage (ordinarily reissue for such a change is unnecessary).	<u>PD F 4000</u> - Person whose name changed to sign both present and former names and to complete statement of form certifying manner in which change occurred.	None.
(b) Divorce or annulment.**	<u>PD F 4000</u> - Person whose name changed to sign both present and former names and to complete statement on form certifying manner in which change occurred.	Depending on the nature of the reissue, more information may be requested.
(c) Order of court.**	<u>PD F 4000</u> - Person whose name changed to sign both present and former names and to complete statement on form certifying manner in which change occurred.	Depending on the nature of the reissue, more information may be requested.
(d) Remarriage.**	<u>PD F 4000</u> - Person whose name changed to sign both present and former names and to complete statement on form certifying manner in which change occurred.	Depending on the nature of the reissue, more information may be requested.
4. Deceased co-owner; the survivor desires a reissue in his or her name alone or with another person as co-owner or beneficiary.	<u>PD F 4000</u> - To be signed by survivor.	Copy of the death certificate of the deceased, certified by the Registrar of Vital Statistics or similar official.

** This transaction may result in a taxable event.*

Important Reminder: Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to the TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

**Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

**Table of Authorized Reissue Transactions for Paper Series EE, I, and HH Bonds
Section B**

**Bond Registered in Co-ownership Form
*continued***

Reason for Reissue	Form Required	Other Documents Required
5. Deceased co-owners and:		
(a) The estate of the last-deceased co-owner administered through court proceedings, with a representative appointed by the court.	<p><u>PD F 1455</u> - To be signed by the representative to request distribution to the person entitled.</p> <p>Also <u>PD F 4000</u> signed by the person entitled if a co-owner or beneficiary is to be added.</p>	<p>Certified copy of the representative's letters of appointment or court certificate on last-deceased co-owner's estate. Court evidence of appointment must be dated and shown to be in full force and effect within one year or less of receipt of the transaction. If Series HH bonds are involved, see page 3-2.</p> <p>Death certificates for both decedents named on the bond certified by the Registrar of Vital Statistics, or similar official.</p>
(b) After settlement of estate of the last-deceased co-owner through court proceedings.	<p><u>PD F 5394</u> - Follow instructions on form; it is to be signed by persons entitled to estate of the last-deceased co-owner.</p>	<p>After settlement of estate through court proceedings, request certified copy of Decree of Distribution or Final Account for estate of the last-deceased registrant; and, death certificates for both decedents named on bonds certified by Registrar of Vital Statistics, or similar official. If Series HH bonds are involved, see page 3-2.</p>
(c) After settlement of estate of the last-deceased co-owner in accordance with state statute, for example, summary administration or small estate affidavit.**	<p><u>PD F 5394</u> - Follow instructions on form; it is to be signed by persons entitled to estate of the last-deceased co-owner.</p>	<p>Estate settled by summary administration; request a certified copy of the order of summary administration; or, Small estate affidavit signed in accordance with State law; and, death certificates for both decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official. If Series HH bonds are involved, see page 3-2.</p>
(d) Estate of last-deceased co-owner is being settled without administration through court or similar proceedings.*	<p><u>PD F 5336</u> - Follow instructions on form; it is to be signed by the person acting as voluntary representative.</p>	<p>Death certificates for both settled decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official.</p>

** If redemption value of bonds in a decedent's estate totals more than \$100,000 as of the decedent's date of death, administration in court is required.*

Important Reminder: Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to the TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

**Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

**Table of Authorized Reissue Transactions for Paper Series EE, I, and HH Bonds
Section C**

**Bond Registered in Beneficiary Form
Example: John R. Doe
POD (Payable on Death)
Bill Doe**

Reason for Reissue	Form Required	Other Documents Required
1. Owner desires to:		
(a) Change beneficiary to co-owner.	<u>PD F 4000</u> - To be signed by owner.	None.
(b) Eliminate living beneficiary or substitute the name of another person as beneficiary or co-owner during the current beneficiary's lifetime.	<u>PD F 4000</u> - To be signed by owner.	None.
(c) Eliminate a deceased beneficiary, with bond to be reissued in owner's name alone or with a new co-owner or beneficiary.	<u>PD F 4000</u> - To be signed by owner.	None.
(d) Name trustee of personal trust estate.**	<u>PD F 1851*</u> - To be signed by owner.	None for PD F 1851 bearing a 3/86 or later revision date. For PD F 1851 issued prior to 3/86, additional information may be required to determine whether the reissue is a taxable event. If Series HH bonds are involved, see page 3-2.
(e) Correct an error in registration.	<u>PD F 4000</u> - To be signed by the purchaser or person claiming the error. If the error was made by the agent, provide Form <u>FA F 400</u> completed and signed by an authorized employee. Certification must include the officer's signature, title, date, and a legible bank stamp, paying agent stamp, Medallion program stamp, or another authorized validating stamp or seal.	Depending on the nature of the reissue, more information may be requested.

** This transaction may result in a taxable event.*

Important Reminder: Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to the TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

**Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

**Table of Authorized Reissue Transactions for Paper Series EE, I, and HH Bonds
Section C**

**Bond Registered in Beneficiary Form
*continued***

Reason for Reissue	Form Required	Other Documents Required
2. Name but not ownership has been changed due to:		
(a) Marriage (ordinarily reissue for such a change is unnecessary).	<u>PD F 4000</u> - Person whose name has changed must sign both present and former names in the space designated for that purpose. (For Series EE, HH, and I bonds, the owner may sign alone to change the beneficiary name.)	None.
(b) Divorce or annulment.**	<u>PD F 4000</u> - Person whose name has changed must sign both present and former names and complete the statement on the form certifying the manner in which the change occurred.	Depending on the nature of the reissue, more information may be requested.
(c) Order of court.**	<u>PD F 4000</u> - Person whose name has changed must sign both present and former names and complete the statement on the form certifying the manner in which the change occurred.	Depending on the nature of the reissue, more information may be requested.
(d) Remarriage.**	<u>PD F 4000</u> - Person whose name has changed must sign both present and former names and complete the statement on the form certifying the manner in which the change occurred.	Depending on the nature of the reissue, more information may be requested.

Important Reminder: Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to the TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

**Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

**Table of Authorized Reissue Transactions for Paper Series EE, I, and HH Bonds
Section C**

**Bond Registered in Beneficiary Form
*continued***

Reason for Reissue	Form Required	Other Documents Required
3. At owner's death, beneficiary desires reissue in his or her name, alone or with a co-owner or beneficiary.	<u>PD F 4000</u> - To be signed by the beneficiary.	Copy of the death certificate for the owner, certified by the Registrar of Vital Statistics or similar official.
4. Owner and beneficiary deceased:		
(a) The estate of the last-deceased person named on the bonds being administered through court proceedings; the representative is appointed by the court.	<u>PD F 1455</u> - To be signed by representative to request distribution to the person entitled. Also <u>PD F 4000</u> signed by the person entitled if a co-owner or beneficiary is to be added.	Certified copy of the representative's letters of appointment or a court certificate on the last-deceased registrant's estate. Court evidence of appointment must be dated and shown to be in full force and effect within one year or less of receipt of the transaction. If Series HH bonds are involved, see page 3-2. Death certificates for both decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official.
(b) After Settlement of estate of last-deceased bond registrant through court proceedings.	<u>PD F 5394</u> - Follow instructions on form; it is to be signed by the persons entitled to the estate.	After settlement of estate through court proceedings, request a certified copy of the Decree of Distribution or Final Account for the estate of the last-deceased; and, death certificates for both decedents named on bonds certified by the Registrar of Vital Statistics, or similar official. If Series HH bonds are involved, see page 3.2.
(c) After settlement of estate of last deceased registrant in accordance with State statute, for example, summary administration or small estate affidavit.**	<u>PD F 5394</u> - Follow instructions on form; it is to be signed by the persons entitled to the estate.	Estate settled by summary administration; request a certified copy of the order of summary administration; or, Small estate affidavit signed in accordance with State law; and, death certificates for decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official. If Series HH bonds are involved, see page 3-2.
(d) Estate of last-deceased registrant being settled without administration through court or similar proceedings.* **	<u>PD F 5336</u> - Follow instructions on form; it is to be signed by the person acting as voluntary representative.	Death certificates for decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official.

** If redemption value of bonds in a decedent's estate totals more than \$100,000 as of the decedent's date of death, administration in court is required.*

Important Reminder: Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to the TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

**Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

Series HH Bonds

Offered only through August 2004, Series HH bonds provide semiannual income, and, if issued in an exchange, *continued deferral* (up to 20 additional years) *of reporting interest accrued on older Series E/EE bonds*. This deferred interest must be reported to the Internal Revenue Service whenever the HH bonds:

- Are redeemed.
- Reach final maturity.
- Are reissued in a transaction that is taxable (for example, they are re-registered to a new owner), whichever occurs first.

HH bonds are no longer being issued. The HH bond offering was withdrawn effective September 1, 2004. This means that no HH bond is permitted with an issue date later than August 2004.



See Chapter 1, Reissue Transactions, for information on Series HH bond reissues.

See Chapter 3, Paying Paper Bonds, for information on Series HH bond redemptions.

Paying Paper Bonds

Banks and other financial institutions qualified as paying agents for U.S. Savings Bonds are authorized to redeem eligible paper savings bonds of Series A-E, Series EE, Series I bonds, savings stamps, and savings notes presented by owners, co-owners, and other registrants who provide acceptable identification and any additional evidence required.

Timing the Redemption Transaction



Alert!

Series EE and I bonds redeemed before five years from their issue date are subject to a three-month interest penalty.

Bond owners who need to redeem a number of bonds at one time sometimes ask whether they should cash their oldest bonds first or their newest. They may find it advisable to cash their newest bonds first because these bonds may not be increasing in value as rapidly as older bonds. However, bonds are not eligible for payment until 12 months after their issue date. Bond owners should redeem bonds that are over 30 years old because they are no longer earning interest.

Series EE bonds issued in May 1997 or after and all Series I bonds can be redeemed anytime after the first 12 months; however, bonds redeemed before 5 years from their issue date are subject to a 3-month interest penalty. For example, the redemption value of a bond cashed 18 months after the issue date will include the first 15 months of interest (losing the last 3 months of interest as a penalty). After a Series EE or I bond is 5 years old, there is no penalty.

Redemption values published by Treasury provide for monthly increases in Series EE and I bond values and take the three-month interest penalty into account for bonds held less than five years from the issue date. Each month's table of redemption values for Series I bonds shows one redemption value and one amount of interest for each Series I bond by denomination and issue date. These redemption value tables do not show how much interest was produced by a fixed rate or by an inflation rate.



In most instances, bond owners should redeem bonds on the anniversaries of the issue dates or the midpoint between anniversary dates.

Series EE bonds issued in April 1997 or before increase in value every six months, so timing the redemption transaction for these bonds is important. If such a bond increases in value in August and is cashed in July, the presenter will not receive any interest for the five months since the bond's last increase in value, in this example, February. Bond owners should redeem bonds on the anniversaries of the issue dates or the midpoint between anniversary dates. For example, a Series EE bond with an issue date of December 1992 should ideally be cashed on June 1 or December 1 to maximize potential earnings.



See Appendix B for exceptions.

When submitting **Series HH bonds** for redemption between semiannual interest payment dates, owners should keep in mind that interest ceases on the last interest payment date. For example, if a bond issued in January 2004, which pays interest each January 1 and July 1, is submitted for payment in September, interest ceases on the last interest payment date, July 1. If owners submit Series HH bonds for redemption in the month before an interest payment date, the bonds will be held until the next month, unless the presenter specifically requests that the bonds are redeemed immediately. The bond owner should clearly communicate this request in writing to the TRS site when submitting the bonds.



See the bond "Redemption Cases Requiring Evidence" Table at the end of this chapter.

Responsibilities of Paying Agents



Alert!

You may be held liable for bonds you pay. It is imperative that you follow the correct procedures to protect against potential losses.

You may be held liable for bonds you pay. It is imperative that you follow the correct procedures to protect against potential losses.

Under the terms of your paying agent agreement, you should redeem eligible bonds when the presenter provides satisfactory identification in accordance with Treasury identification guidelines.

The Guide to Cashing Savings Bonds (PD P 0022) explains acceptable types of identification and provides a step-by-step question and answer approach to cashing bonds. The guide is meant to simplify the redemption process for tellers, and eliminate errors that might result in liability findings against their financial institution. To obtain one copy or multiple copies of *The Guide to Cashing Savings Bonds* (PD P 0022), visit http://www.treasurydirect.gov/instit/savbond/guide/guide_cash.htm or contact the TRS site.

Identification Procedures



If you comply with the Identification Guide, you should be able to avoid losses.

If you comply with *The Guide to Cashing Savings Bonds* (PD P 0022), you should be able to avoid losses. The following sections describe examples of inadequate owner identification that can result in financial loss to your institution.

Customer Identification

Identification through a customer account is adequate if the presenter of the bond (the person requesting payment) is a customer whose name has been on the account for at least six months and whose signature on the “Request for Payment” section compares favorably with the signature you have on file. If the account has been open for less than six months, you should require the person presenting the bond to provide personal or documentary identification. One cause of loss is relying on an account that has been open for less than six months. Another cause of loss is accepting, without verification, a presenter’s statement that he or she has an account at the institution and that the account has been open for at least six months.

Note: There is no limit to the amount you may pay based on this type of identification.

Go to the “Identification” tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.

Personal Identification

Identification of the person presenting the bond for payment (presenter) by another person (identifier) is adequate if:

- The identifier is a customer as described above, or is personally very well and reliably known to an officer of your institution.
- In response to questions, you determine that the identifier knows the presenter by the name on the bond and that the source and duration of the acquaintance with the presenter are such as to make the identification unquestionably reliable.
- The identifier signs the back of the bond.

Sometimes investigations show that the identifier did not know the presenter very well or by the name appearing on the bonds presented. There have been instances of merchants identifying “customers.” The financial interest of the identifier is not sufficient to establish that the identifier really knows the presenter; it may even be the basis for suspicion.

Note: There is no limit to the amount you may pay based on this type of identification

Go to the “Another Person” tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.



Alert!

You may not pay more than \$1,000 at any one time on the basis of documentary identification alone. This limit **does not apply** to individuals identified as established customers or by an established customer or officer of your institution.

Documentary Identification

Documents adequate for identifying persons presenting bonds are specified in the PD P 0022. Because of the generally unreliable nature of identification documents, the Treasury considers it a lack of due care if you pay a large amount to a **non-customer** on the basis of documentary identification. Your institution must not pay more than \$1,000 (redemption value) in savings bonds at any one time on the basis of documentary identification (e.g., driver's license) alone. **This limit does not apply to an individual identified as an established customer** (that is, a customer whose name has been on the account with your institution for at least six months and whose signature in the "Request for Payment" section compares favorably with the signature you have on file). There is no specific prohibition against an agent's setting a reasonable limit on the number of transactions that agent will process for one bond owner during a business day. It is important that you follow the rules and instructions in *The Guide to Cashing Savings Bonds* (PD P 0022) closely so that your institution may be relieved of liability in the event that bonds are paid to the wrong person. *If you pay more than \$1,000 to the wrong person on the basis of documentary identification, you will be liable for the entire amount paid, not just the amount in excess of \$1,000.*

Every document must be examined to determine that:

- There is nothing that would raise a suspicion about its authenticity.
- The name in which the document is issued is the same as the name on the bond.
- The signature and the picture or physical description compare favorably with those of the presenter.

Few, if any, identification documents (IDs) can be used as reliable identification. Some issuers do not require that a person be positively identified before the document is issued. Frequently, there is no requirement for the issuer to witness the recipient's signature. Other factors that make documentary identification unreliable are the lack of security measures controlling access to unused stock, the relative ease of altering and counterfeiting ID cards, and the absence of a photograph or physical description.

The Guide to Cashing Savings Bonds (PD P 0022) lists examples of acceptable and unacceptable documents. It should be noted, however, that even an "acceptable" document would have little value if it is not examined for authenticity and possible alterations. The name on the bond, the presenter's physical appearance, and presenter's signature on the "Request for Payment" section on the back of the bond must be compared with the name, physical description or photograph, and signature on the document. Go to the "Document Index" tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.

Agent Liability for Losses on Bonds Paid

By law, you are liable for any loss that results from cashing a savings bond, unless the Treasury is able to determine that the loss was not due to your fault or negligence. Therefore, you should pay only those bonds that are eligible for redemption, and comply with the Treasury's instructions to paying agents, including *The Guide to Cashing Savings Bonds* (PD P 0022). Also ensure that you make notations, preferably on the back of the bonds, that show exactly what identification and evidence you relied on to pay the bonds.

Statute Limiting Agent's Liability for Losses

Under Treasury sponsored legislation, you are automatically relieved of liability for a loss in any case where an erroneous payment has been made ten or more years earlier and the Treasury has not notified you of such payment.

Notation of Evidence

A common cause of the Treasury's inability to relieve paying agents of losses resulting from their payment of bonds is the agent's failure to make any notation or to make an adequate notation of the identification presented.

It is very important to make a notation of the identification you accepted. The notation may be on the bond or note, or on a separate record. The notation must be sufficiently detailed to show exactly how identification was established. Examples of adequate notations are set out in the "Document Index" in *The Guide to Cashing Savings Bonds* (PD P 0022).



Alert!

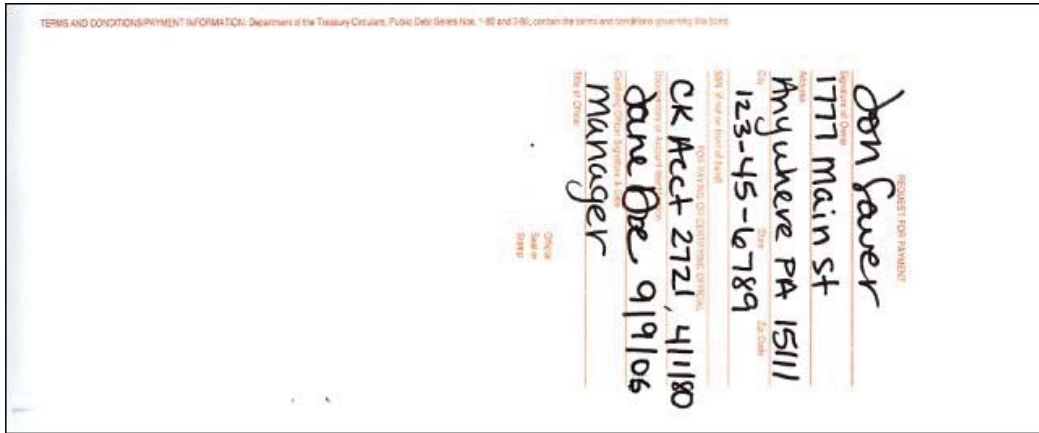
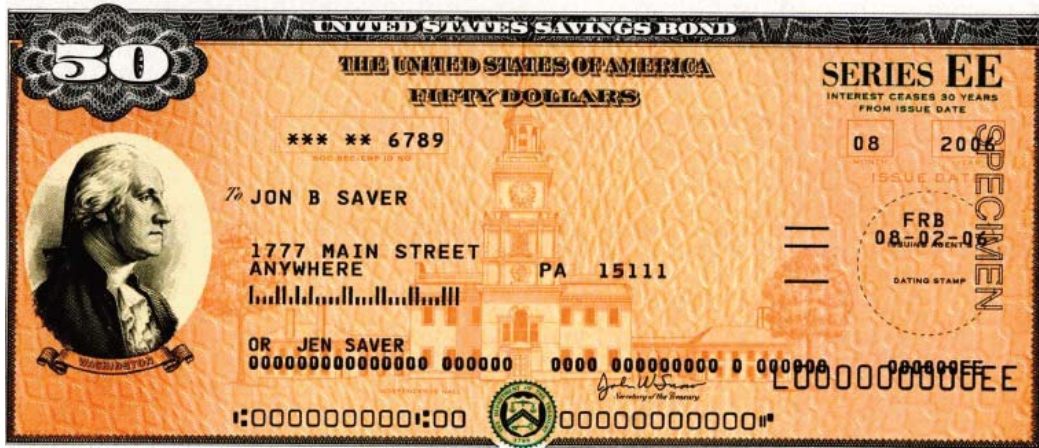
You should make notations concerning the identification and supporting documents presented on the back of the bonds or notes.

If the Treasury has any questions about the liability of your financial institution as a result of the payment of a bond or note, your financial institution must be able to provide adequate information concerning the identification used. Go to the “Document Index” tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for detailed instructions.

If a notation indicates reliance upon a personal identifier, the notation should include the name, address, and signature of the identifier, and the basis for relying on this person knowing the presenter as the registrant named on the bond. If an erroneous payment is made, the Treasury will expect you to be able to establish that the identifier did know the presenter by the name on the bond and that the source and duration of the identifier’s acquaintance with the presenter justified your decision to cash the bond.

In the absence of adequate notation, the Treasury will not consider a paying agent’s claim that its usual identification procedure was followed as a sufficient basis for determining that the agent was free from fault or negligence in making a payment.

Example of proper notation of evidence.



Additional Guidance

An agent is not required to redeem savings securities on Saturday and during evening hours if that financial institution is open during those periods primarily as a service for its depositors. Similarly, an agent is not specifically required to offer bond redemption services at retail banking facilities, such as, drive-in and other facilities, that are provided primarily as a service for its depositors.

The Guide to Cashing Savings Bonds (PD P 0022) indicates that paying agents may require additional identification documents for corroborative purposes. An agent may determine the number and types of corroborative identification documents it might require.

Completing the Request for Payment



The presenter must sign the "Request for Payment" section on each bond and provide a current address and social security number (SSN) on at least one of the bonds submitted.

When an owner or other authorized individual presents an eligible savings bond (at least one year old) or savings note for payment, you should instruct the presenter to complete the "Request for Payment" section on the back of the bond. The presenter must sign the "Request for Payment" section on each bond and provide a current address and social security number (SSN) on at least one of the bonds submitted.

If there is a slight error or variation in the spelling of the name, the bond owner should sign the name shown on the bond and follow it with the correct signature. For example, if the owner's name has been changed by marriage, the owner should sign, "Mary T. Jones, changed by marriage to Mary T. Smith."

If the bond is presented with the "Request for Payment" section already completed, ask the bond owner to sign it again immediately above or below the first signature as appropriate.

Special Endorsement

A bond may be paid without the owner's signature if you are specifically qualified by the TRS site to stamp a special endorsement on savings bonds. This authority permits payment without the owner's signature on the "Request for Payment" section on the back of bonds held by known customers. If you would like the authority to use this special endorsement, contact the TRS site and request qualification under Department of the Treasury Circular No. 888. If you use this authority, you are guaranteeing the validity of the transaction and are subject to the same liabilities as previously mentioned.

The 888 stamp cannot be used to redeem Series H/HH savings bonds or when legal documents accompany a transaction. When using the 888 stamp, we suggest that the bond owner sign one of the bonds to show proof of the owner's intent to redeem the bonds. Underline the bond owner's name on the front of the bond, and stamp the remaining bonds with the 888 stamp.

Signature by Mark

A signature by mark ("X") must be witnessed by at least one disinterested person and an officer or other employee of your institution authorized to certify or guarantee signatures on requests for payment on savings bonds. The witness must attest to the signature by mark by writing "Witness to signature by mark," followed by the witness' signature and current address.

Social Security Number

You are not required to verify SSNs, but you must refuse redemption if no number is provided. The number and the payee's current address are needed for federal income tax reporting purposes. If the SSN is completely shown in the registration, and if that SSN is accurate, you should underline it; otherwise, the presenter must record the full, correct SSN in ink either in the "Request for Payment" section or on the lower left side of the face of at least one of the bonds presented. Go to the "Request Payment" tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.



You are not required to verify SSNs, but you must refuse redemption if no number is provided.

Determining the Redemption Value

The redemption value of a bond is determined by the period of time it has been outstanding. To determine this value, find the bond's issue date in the upper right-hand section on the face of the bond. (Do not confuse this date with the date in the issuing agent's validating stamp.) If the issue date of a bond or note is missing or illegible, send it to the Bureau of the Public Debt for payment.

You can determine the current redemption value and interest earned by using a redemption pricing system provided by your financial institution or available through the Treasury's Savings Bond Pro¹ pricing software, which can be ordered at no cost from the Bureau of the Public Debt. The redemption value reflects any applicable interest penalty.

¹"Savings Bond Pro" is a registered trademark of the Department of the Treasury.

(Series I bonds and Series EE bonds issued May 1997 or later are subject to a three-month penalty if cashed within the first five years of purchase.)

Agents can use free PC software to price Series E/EE savings bonds, Series I savings bonds, and savings notes quickly. The software is updated every six months. Agents can order the software at no charge from:

Bureau of the Public Debt
PO Box 1213
Parkersburg, WV 26102-1213
304-480-6888 (phone)
Email at: BondPro@bpd.treas.gov

Individual bond owners can use the Savings Bond Calculator to price their bonds or download the Savings Bond Wizard to price and keep an inventory of their bonds and values. Both programs are available free of charge from the Bureau of the Public Debt's website:
<http://www.treasurydirect.gov/indiv/tools/tools.htm>.

Paying the Presenter

After you have determined that you can make payment of a bond and have established the proper redemption value, carefully imprint your payment stamp on the front of the bond in the unused space immediately to the left of the issue date and the issuing agent's validating stamp. Stamp the bond as near to the issue and validating dates as possible without over imprinting. Legibly record in the stamp the correct redemption value, date of payment (month, day, and year), and sign or initial the stamp. Black ink must be used to imprint the payment stamp on paid bonds and to record the other required data. Contact the TRS site about size specifications for payment stamps and procuring new stamps.

You may pay the presenter in cash, issue a credit to the presenter's checking or savings account, or issue a check or similar instrument payable to the presenter.

Interest Reporting

Savings bonds are exempt from state and local income tax.

The amount of interest to be reported is determined by adding all of the interest-earned amounts for bonds presented for payment in the transaction. If \$10 or more in savings bond interest is paid to one person, you must furnish an Internal Revenue Service (IRS) form 1099-INT or an IRS approved substitute to the payee and report the payment to the IRS. The IRS form 1099-INT, or an approved substitute, must provide the following:

- Payee's name, address, and taxpayer identification number (TIN)
- Payer's (your institution's) name, address, and TIN
- Amount of interest earned



If payment is made to a parent on behalf of a minor owner or co-owner, the SSN of the minor must be provided.

If payment is made to...	Then the TIN of the following must be provided...
Owner or co-owner	Person to whom payment is made
Parent on behalf of a minor owner or co-owner	The minor (if the minor does not have a SSN, one must be obtained through the Social Security Administration)
Legal representative	Person or estate on whose behalf the representative is acting

IRS regulations permit the option of either transaction reporting or annual reporting. You must report interest to the IRS no later than February 28 of the year following the transaction.

Transaction reporting requires the payer to report the interest at the time of the transaction for all bonds cashed. A 1099-INT statement is prepared *each* time a redemption transaction involves \$10 or more in interest. If the total interest paid in a single transaction is less than \$10, no reporting is required. For purposes of determining the \$10 cut-off, each transaction is treated separately. A copy of the statement may be presented to the payee at the time the transaction occurs or later, but the statement must be provided no later than January 31 of the year following the transaction. Transaction reporting eliminates the need to generate aggregate year-end statements of the total interest paid on transactions during the year to a single individual. When using the pricing system Savings Bond Pro, a receipt and record of interest will be generated.

Annual reporting, on the other hand, requires the payer to total the amount of savings bond interest paid throughout the year to a payee and, if that amount equals or exceeds \$10, to generate a single year-end statement to the payee. The statement must be provided to the payee by January 31 and also reported to the IRS by February 28 of the year following the transaction.

Records of Payment

Image Cash Letters - You must retain paper savings bonds for at least thirty calendar days following the date that the image cash letter (ICL) of the paid savings bond was submitted to the Federal Reserve Bank. Paper savings bonds must be stored in a secured location with physical, procedural, and systemic controls in place to ensure that access to the securities is restricted to authorized personnel and that the securities are protected from loss, theft, destruction, and unauthorized or inadvertent viewing. At the end of the retention period, paper savings bonds must be destroyed by burning, mulching, pulverizing, or shredding beyond recognition and reconstruction, as provided in Department of the Treasury Circular No. 750, available at <http://www.treasurydirect.gov/deptcirculars.htm>.

Paper Cash Letters - You should maintain a complete record of each paid bond (serial number and amount paid) sent to the redeemed savings bond processing site so that, if the shipment is lost or some other discrepancy occurs, settlement may be made. You can microfilm, scan, or copy the front and back for this purpose. You should maintain the records, in whatever form, for one year as provided in Department of the Treasury Circular No. 750, available at <http://www.treasurydirect.gov/deptcirculars.htm>.

Bonds that Agents Can Pay

To be eligible for redemption, savings bonds must be held for at least 12 months. For example, a Series EE bond bearing a May 2006 issue date is eligible for redemption on May 1, 2007. Once the presenter has provided the appropriate identification, you are authorized to redeem eligible savings bonds of Series A-E, Series EE and Series I, savings stamps, and savings notes in the following cases. Redeemed bonds and notes must be processed through either image-based or paper check clearing channels, which are explained in Chapter 4.

Payment to Owners

Single Ownership	Co-ownership	Beneficiary
Bonds in one person's name alone.	Bonds in two names, such as "John R. Doe or Mary S. Doe.	Bonds in two names, such as "John R. Doe payable on death [POD] Mary S. Doe."
You may pay the owner.	You may pay either co-owner; the signature of only one co-owner is required.	You may pay the owner. The beneficiary is not entitled to payment during the owner's lifetime. You may pay the beneficiary with acceptable proof of the owner's death.

Payment to Beneficiaries

When savings bonds are presented for cashing by a beneficiary named on the bonds and the owner is deceased, you may cash the bonds for the presenter provided the presenter furnishes adequate identification and an acceptable copy of the death certificate for the person named as the bond owner. The copy of the owner's death certificate must be certified under the seal of the Registrar of Vital Statistics or similar official. The decedent's name on the death certificate must be the same as that of the owner named on the bonds. Go to the "Beneficiary" tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.

Payment to a Legal Representative of a Last Deceased Registrant's Estate

You may cash bonds for the legal (court-appointed) representative of a deceased bond owner's estate upon presentation of evidence of appointment. If the bonds bear the names of two persons as co-owners or as owner and beneficiary and both are deceased, you may cash those bonds for the legal representative of the estate of the last deceased person named on the bonds. In this case, in addition to the evidence of the representative's appointment certified to be true and correct by the court clerk or other authorized court official, the representative should present certified copies of the death certificates of both persons named on the bonds. Evidence of appointment is current if (1) received within one year after the date of appointment or (2) the evidence bears a full force and effect statement issued within one year of the presentation of the bonds. The representative of the estate should sign the bonds and include their fiduciary title (for example, Richard Roe, executor of the estate of John Doe, deceased). You should obtain an appropriate TIN for federal income tax reporting purposes. Transactions involving special, temporary, limited, supervised, voluntary, foreign, or independent representatives should be forwarded to the Bureau of the Public Debt. Go to the "Rep Not Named" tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.

Payment to Legal Representatives Designated on Bonds by Both Name and Title

You may cash bonds or notes for any legal representative (e.g., trustee, executor, guardian, and conservator) named in the registration of bonds, provided the presenter furnishes appropriate identification. When signing each bond, the presenter should indicate his or her title, and if the legal representative is a corporate entity, the full corporate name and signer's title (for example, vice president) as well. You should ensure that each request for payment corresponds with the bond's registration and obtain an appropriate TIN for federal income tax reporting purposes. Go to the "Legal Rep" tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.



The minor's SSN must be furnished for federal income tax reporting purposes.

Notation of Evidence

For the agent's protection, a notation should be made, either on the back of bonds or notes, or in a separate record, concerning the death certificate(s) and/or letters of appointment. This notation might include the document or case number on the owner's death certificate and/or the letters of appointment, the date of death, and the name and location of the issuing authority. The notation should be sufficient to permit the agent to produce a copy of the evidence if the transaction is later questioned. Otherwise, the agent runs the risk that no evidence can be developed to show that it acted with due care, and it could not be relieved of liability should a loss occur.

Payment to Minor

If the owner or co-owner of a savings bond is a minor, and the form of registration does not indicate a guardian or other representative has been appointed by the court or similar authority for the minor's estate, you can pay the minor, provided the minor is of sufficient competency to sign the request for payment and to understand the nature of the transaction. The minor's SSN must be furnished for federal income tax reporting purposes.

Payment to Parent of a Minor

If the owner or co-owner of a savings bond is a minor, and the form of registration does not indicate that there is a court-appointed representative of the minor's estate, and if such minor owner is not of sufficient competency to sign the bond and to understand the nature of the transaction, you can pay either parent with whom the minor resides. The following endorsement must be typed or imprinted on the back of the bond:

"I certify that I am the [father or mother] of [minor's name] and the person [with whom he/she resides] or [to whom legal custody has been granted]. He/she is [age] years of age and is not of sufficient understanding to make this request."

The minor's SSN must be furnished for federal income tax reporting purposes. No legal documentation, such as a birth certificate, is required in these types of transactions. If the minor does not reside with either parent, the person who furnishes the minor's chief support may be paid. Forward these transactions to the TRS site for processing. Go to the "Parent" tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.

Bonds that Agents Cannot Pay



You may request a credit to your reserve/correspondent account for the redemption value of bonds.

In certain cases, paying agents are not authorized to pay bonds and notes. You should forward such bonds and any supporting documentation to the Bureau of the Public Debt or your servicing TRS site. The individual requesting redemption must sign the "Request for Payment" section on the back of the bonds. You must establish the identity of this person as if your institution were cashing the bonds. Use the guidelines in PD P 0022 for information on identifying customers. An officer or designated employee of your institution must then certify the presenter's signature on the bonds by signing his or her name and title and placing your institution's seal or agent stamp on the back of the bonds. Send the certified copies of evidence supporting payment with the bonds. Any required court evidence of a representative's appointment that is more than one year old must be updated by the court within the last year and should include the court clerk's or other official's statement that the appointment is in full force and effect.

The TRS site will either credit your reserve/correspondent account for the redemption value of the bonds, issue a check to the individual requesting payment, or directly deposit proceeds via ACH to the individual's account.

If you request a credit, the TRS site will credit your account within ten business days from the date the transaction is approved for payment. It is your responsibility to monitor your reserve/correspondent statement and pass the credit to your customer upon receipt. (A reserve account credit is not an ACH credit so it will not automatically credit your customer's account.)

If you request a check, it can be mailed to your institution or directly to the individual requesting payment. Checks are generally mailed ten business days from the date the transaction is approved for payment. Remind your customers to allow several more days for mail delivery.

If you request payment by ACH credit, the customer's account will be credited within ten business days from the date the transaction is approved for payment. ACH credit is the quickest method of delivery. It is the customer's responsibility to monitor his or her account for receipt of the funds. The customer must complete a *Direct Deposit Sign-Up Form* (PD F 5396) and submit the form with the transaction to receive ACH credit. *Note: ACH credit must be made to an account naming the bond registrant. Credits to third-party accounts are not permitted.*

You are not authorized to pay the following transactions:

- Bonds that have not been held for 12 months since the issue date, except for cases where you have been granted a waiver through the TRS site due to hardship. Such waivers generally cover a specific region of the country for a specific period of time; the TRS site will provide a special announcement about this, located at <http://www.frbsecurities.org/treasury/index.html>.
- Bonds of Series F, G, J, K, H, and HH; Individual Retirement Bonds; and Retirement Plan Bonds.
- Bonds presented by an attorney-in-fact (power of attorney). These transactions should be forwarded to the Bureau of the Public Debt.
- Bonds issued in the name of a corporation, partnership, association, or other type of company or institution in its own right.
- Supporting evidence is required, except for qualified beneficiaries and court-appointed representatives of decedents' estates.
- The payee will not furnish a SSN.
- A presenter requests a partial payment. These transactions should be forwarded to the Bureau of the Public Debt.
- Bonds that are mutilated, altered, defaced, or irregular.
- Bonds that are being redeemed for a non-citizen or foreign redemption. These transactions should be forwarded to your Treasury Retail Securities Site.

Series H/HH

Series H/HH bonds may be redeemed through your servicing TRS site. Depository financial institutions cannot redeem Series H/HH bonds since they do not have access to the system needed to verify H/HH account information, such as whether correct amounts are displayed in tax-deferral legends on bonds presented for redemption. When submitting Series HH bonds for redemption between the months in which interest is paid, owners should keep in mind that interest ceases as of the last interest payment. For example, if a bond issued in January 2000, which pays interest each January 1 and July 1, is submitted for payment in September, the last interest payment is the July 1 payment. If owners submit Series HH bonds for redemption in the month prior to an interest payment date, the bonds will be held until that date, unless the presenter specifically requests immediate payment. The bond owner should clearly communicate this fact in writing to the TRS site when submitting the bonds. However, if a notice requesting delayed payment is received more than 30 days before the interest payment date, it will not be honored.

Partial Payment

Any Series EE bond denomination above \$75 is eligible for partial redemption at current redemption values. However, the remaining portion to be reissued (as of the original issue date) must equal an authorized denomination or combination of denominations. For example, if an owner requests partial redemption of a \$100 bond to the extent of \$50 (face amount), the owner would receive a \$50 bond, a check representing the redemption value of a \$50 bond having the same issue date as the \$100 bond being presented, and a 1099-INT for the amount of interest included in the redemption value of the redeemed \$50 bond.

On the "Request for Payment" section on the back of the bond, and above the signature, the following statement should be added to the first sentence of the request, "Redeem to the extent of \$50 (face amount) and reissue the remainder." The payee's SSN must be furnished for federal income tax reporting purposes.



Series I bonds are not eligible for partial payment.

Series HH denominations eligible for partial redemption include \$1,000, \$5,000, and \$10,000. The procedures for handling partial payments on Series E/EE bonds also apply to Series H/HH bonds.

These transactions should be forwarded to the Bureau of the Public Debt; see Appendix M.

Payment to Voluntary Guardian for Adult

You are not authorized to redeem bonds for voluntary guardians. You should send the bonds, application form PD F 2513, and supporting evidence to the address indicated on the form.

If the adult owner of a bond becomes mentally incapacitated and no other person is legally qualified to act on the owner's behalf, the person responsible for the owner's support and care may submit an application form PD F 2513 to request (1) the redemption of any series of bonds with a total redemption value of no more than \$20,000 or (2) that interest payments on Series HH bonds be re-directed so that the funds are available to pay the bond owner's expenses. The application must be accompanied by a statement from the owner's physician indicating that the owner is no longer mentally competent to request payment.

Payment to Persons Acting Under Powers of Attorney

You are not authorized to redeem bonds presented by persons acting under a power of attorney. In such cases, forward the bonds and supporting evidence to the Bureau of the Public Debt.

Payment to Creditors

You are not authorized to redeem bonds for creditors. In such cases, forward these bonds to the Division of Customer Assistance, Office of Retail Services, Bureau of the Public Debt for payment.

The Treasury will recognize claims against owners of savings bonds when such claims are established by valid judicial proceedings. For example, in the case of creditors, a savings bond will be paid, but not reissued, to the purchaser at a sale under a levy or to the officer authorized to levy upon the property of the registered owner or co-owners, under appropriate process to satisfy a money judgment. A judgment against one co-owner will be recognized only to the extent that this co-owner's interest in the bond is established, whether by agreement of both co-owners or through court proceedings to which both co-owners are parties.

In the case of bankruptcy, payment of a savings bond will be made to a trustee in bankruptcy, a receiver of an insolvent's estate, a receiver in equity, or a similar officer of the court.

The Treasury will not accept notices of adverse claims or of pending judicial proceedings. Further, it will not undertake to protect the interests of litigants who do not have possession of a bond.

Redemption Transactions to Forward

Redemption transactions that cannot be processed by agents are processed by the Treasury Retail Securities (TRS) site and the Bureau of the Public Debt (BPD). Use the chart below to determine where a transaction should be mailed.

Redemption Transactions to Forward		
Transaction Type	TRS	BPD
Includes death certificate*	X	
Includes letters of appointment for decedent's estate*	X	
Includes trust agreement		X
Includes corporate resolution		X
Includes will	X	
Includes closed estate papers	X	
No legal representative was assigned for decedent's estate	X	
Includes divorce decree		X
Includes guardianship papers		X
Name change other than marriage		X
Includes power of attorney papers		X
Other	X	

* The majority of transactions with this evidence can be processed by agents and do not require mailing to the TRS site or BPD.

Forwarding Addresses	
Treasury Retail Securities Site	BPD
Federal Reserve Bank of Minneapolis PO Box 214 Minneapolis, MN 55480-0214 1-800-553-2663	<p><i>For Series E, EE, and I Bonds:</i> Department of the Treasury Bureau of the Public Debt PO Box 7012 Parkersburg, WV 26106-7012</p> <p><i>For Series H/HH Bonds:</i> Department of the Treasury Bureau of the Public Debt PO Box 2186 Parkersburg, WV 26106-2186</p>

Redemption Cases Requiring Evidence

You are not authorized to redeem bonds in these cases.

Bond Registration and Circumstances	Content of “Request for Payment” Section	Evidence Normally Required	TIN Required
Single owner form; owner deceased; after settlement of estate through court proceedings.	None; Use <u>PD F 5394</u> – Follow instructions on form; it is to be signed by the persons entitled to the estate.	After settlement of estate through court proceedings, request a certified copy of the Decree of Distribution or Final Account for the estate. Death certificate for decedent named on the bonds certified by the Registrar of Vital Statistics, or similar official.	SSN(s) of person(s) receiving bond proceeds.
Single owner form; owner deceased; after settlement of estate in accordance with State statute, for example, summary administration or small estate affidavit.***	None; Use <u>PD F 5394</u> – Follow instructions on form; it is to be signed by the persons entitled to the estate.	After settlement of estate by summary administration; request a certified copy of the order of summary administration; or, Small estate affidavit signed in accordance with State law; and, Death certificate for decedent named on the bonds certified by the Registrar of Vital Statistics, or similar official.	SSN(s) of person(s) receiving bond proceeds.
Co-owner or beneficiary form; both persons deceased and estate of last-deceased person named on bonds has been settled and closed; after settlement of estate through court proceedings.	None; Use <u>PD F 5394</u> – follow instructions on form; it is to be signed by the persons entitled to the estate.	After settlement of estate through court proceedings, request a certified copy of the Decree of Distribution or Final Account for the estate of the last-deceased. Death certificates for decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official.	SSN(s) of person(s) receiving bond proceeds.
Co-owner or beneficiary form; both persons deceased and estate of last-deceased person named on bonds has been settled and closed; after settlement of estate in accordance with State statute, for example, summary administration or small estate affidavit.***	None; Use <u>PD F 5394</u> – follow instructions on form; it is to be signed by the persons entitled to the estate.	After settlement of estate by summary administration; request a certified copy of the order of summary administration; or, Small estate affidavit signed in accordance with State law; and, Death certificates for decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official.	SSN(s) of person(s) receiving bond proceeds.

* Series I bonds cannot be registered in the name of a corporation or organization.

** If payment is requested by any other representative, a certified or sworn copy of resolution or excerpt from bylaws.

*** Transaction must be sent to the Bureau of the Public Debt. See Appendix M for mailing information.

Redemption Cases Requiring Evidence

You are not authorized to redeem bonds in these cases.

Continued

Bond Registration and Circumstances	Content of "Request for Payment" Section	Evidence Normally Required	TIN Required
Single owner or co-owner or beneficiary form; all persons deceased; estate of last-deceased person will not be administered through court proceedings.	None; Use PD F 5336 – Follow instructions on form; it is to be signed by the person acting as voluntary representative.*	Death certificates for decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official.	SSN(s) of either the person acting as voluntary representative or the person(s) receiving bond proceeds.
John Doe, an incompetent, under legal guardianship of Henry Doe; payment requested by former ward whose disability is removed.***	John Doe should sign name as it appears on bond; omit words referring to disability.	Certified copy of court order showing termination of guardianship by reason of restoration to competency.	Owner's SSN.
John Doe, a minor (or incompetent) under custodianship of Henry Doe by designation of Veterans Administration; payment requested by former minor or incompetent whose disability has been removed.***	Former ward should sign name as it appears on bond; omit words referring to custodianship.	Former minor needs either a letter from VA or a certified copy of birth certificate; former incompetent needs a letter from a Veterans Services Officer of VA stating that disability has been removed.	Owner's SSN.
Name of the individual changed by court order, divorce, remarriage, or naturalization.***	Miss Mary Roe, changed by (show reason for change) from Mrs. Mary Doe.	If name change by remarriage, signed and certified PD F 4000 with statement above signature line completed. Certified copy of court order, divorce decree, or naturalization papers.	Owner's SSN.
First Baptist Church.*, ***	First Baptist Church, by John Doe, Pastor.	No evidence if the payment is requested by recognized officer. **	Employer Identification Number (EIN) assigned to the church.
XYZ Company, a corporation.*, ***	XYZ Company, by John Doe, Treasurer.	No evidence if the payment is requested by recognized officer. **	EIN assigned to the corporation.
Deer Bear Lodge, an unincorporated association.*, ***	Deer Bear Lodge, an unincorporated association, by John Doe, Grandmaster.	No evidence if the payment is requested by recognized officer. **	EIN assigned to the unincorporated association.
Smith and Jones, a partnership.*, ***	Smith and Jones, a partnership by John B Smith, a general partner.	No evidence if the payment is requested by general partner. **	EIN assigned to the partnership.
John Jones DBA (doing business as) Jones Roofing Company.*, ***	John Jones DBA Jones Roofing Company.	No evidence if the payment is requested by the proprietor. **	SSN of proprietor.

* Series I bonds cannot be registered in the name of a corporation or organization.

** If payment is requested by any other representative, a certified or sworn copy of resolution or excerpt from bylaws.

*** Transaction must be sent to the Bureau of the Public Debt. See Appendix M for mailing information.

Redeeming Savings Stamps

Savings stamps are worth their face amounts; the denominations are \$0.10, \$0.25, \$0.50, \$1, and \$5. The sale of savings stamps was discontinued June 30, 1970.



Savings stamps are worth their face amounts. You may accept and redeem savings stamps presented solely for cash payment.

You may accept and redeem savings stamps presented solely for cash payment, but you are not required to do so. If you choose not to redeem savings stamps presented for cash payment, you should forward them to the TRS site for payment. Agents should also include payment instructions with the stamps.

When redeeming stamps for cash, you should determine whether the stamps have been marked or mutilated in such a manner as to be of questionable value or identity, or to indicate previous cancellation. Stamps that have been torn or partially burned may be approved for redemption provided (1) more than one-half of the same stamp remains and (2) its identity and denomination can be established.

Agents should affix loose stamps securely and separately to a card or a sheet of paper. Be sure to include the owner's name and address on the card or paper. You should immediately cancel the stamps to prevent their presentation a second time by using a rubber stamp with permanent ink or by perforation, without obliterating the identity or denominational value of the stamps. On each card or paper submitted, record (1) the total value of the attached stamps, (2) the name and address of the presenter, and (3) your institution's name and location.

After canceling redeemed stamps, send them to the servicing TRS site. Include an adding machine tape or other listing providing the value of each card or paper submitted and the total value for all stamps in the shipment. The TRS site will notify you of any discrepancies found.

Redeemed Savings Bond Clearing

Note: Series I bonds follow the same redeemed bond clearing procedures used for Series EE bonds.



You may submit redeemed savings bonds in mixed and separately sorted image cash letters.

All savings bonds and notes you are currently authorized to redeem must be processed through paper or image-based check processing. You should continue to determine the redemption amount, affix your paid stamp, and report interest according to IRS requirements.

The Federal Reserve Banks accept image-eligible savings bonds in mixed and separately sorted FedForward® image cash letters (ICLs) and separately sorted paper cash letters*. While image-based savings bond processing is strongly preferred, paper savings bond deposits are also accepted.

Financial institutions that are not FedForward services depositors, either directly or through a processor or correspondent, can contact their account executive or Check Services Customer Support at (877) 372-2457 to begin the process of signing up for these services.

Depositing Mixed and Separately Sorted Image Cash Letters (ICLs)

Image-eligible savings bonds include Series E (half-sheet and card), Series EE, Series I, and Savings Notes.

For more information on depositing redeemed savings bonds in ICLs, visit www.frbservices.org/Treasury/SavingsBonds.html or contact Check Services Customer Support at (877) 372-2457.

Do not send bonds presented for reissue (changes in registration) through image or paper cash letters. Instead, these bonds should be submitted to the TRS Site with the reissue requests and any supporting documents.

Series H/HH bonds for redemption should **not** be submitted through image or paper cash letters. Refer to Chapter 3 for proper instructions.

Savings Bond Pro® software, available free of charge from the Bureau of the Public Debt, can aid in encoding of the bonds during pricing. For more information, go to <http://www.treasurydirect.gov/inst/savbond/price/bondpro/bondpro.htm>.

Depositing Paper and Facsimile Savings Bonds

Paper savings bonds are accepted only in separately sorted cash letters. There are three paper deposit options available: 1) non-full sheet paper bonds, 2) full sheet paper bonds, and 3) facsimile paper bonds. Paper savings bonds deposited in mixed paper cash letters, or in the wrong type of paper cash letter, may be returned to the depositor.

For more information on depositing redeemed paper savings bonds and facsimiles, including cash letter forms and encoding requirements, visit www.frbservices.org/Treasury/SavingsBonds.html or contact Check Services Customer Support at (877) 372-2457.

For regular mail deliveries	For deliveries that require a signature
Check Department – Savings Bond Processing FRB Atlanta 1000 Peachtree Street NE Atlanta, GA 30309-4470	Check Department – Savings Bond Processing FRB Atlanta 2301 Defoor Hills Rd Atlanta, GA 30318

*Before depositing savings bonds with a correspondent, verify that the correspondent is willing to accept these items.

Adjustments

All savings bond adjustments, such as pricing errors will be directed to you through normal check adjustment channels.

For more information on savings bond adjustments, visit www.frb services.org/Treasury/SavingsBonds.html or contact Check Services Customer Support at (877) 372-2457. Note: The toll-free number should not be used to initiate adjustment requests.

Preparing Facsimiles

Properly prepared facsimiles and cash letters should be sent to the Federal Reserve Bank of Atlanta. For more information on depositing redeemed paper savings bonds and facsimiles, visit www.frb services.org/Treasury/SavingsBonds.html or contact Check Services Customer Support at (877) 372-2457.

Include the following indemnification with savings bond and note facsimiles:

INDEMNIFICATION STATEMENT EXAMPLE				FORM 700-A
This is a facsimile of an original United States Savings Bond/Note containing the following data.				
SERIAL NUMBER	ISSUE DATE (Month/Year)	PAYMENT DATE (Month/Year)	PAYMENT AMOUNT	
C000000000EE	11/1991	05/2003	\$98.68	
The bond/note has been endorsed by the undersigned and reported missing or destroyed while in the regular course of bank collection. The undersigned guarantees the validity of this facsimile and all prior or any missing endorsements and agrees to be bound by the regulations contained in Treasury Circular No. 750, current revision (31 CFR Part 321) for any loss sustained by the Treasury or an endorsing bank in honoring this facsimile.				
Reason for Facsimile: Lost internally				
Institution Name and Address: First Nat of Canonsburg, 213 Pike Street, Canonsburg, PA 15317				
Routing and Transit # (ABA #) of Institution: 1234-5678-9				
Authorized Signature:				

Ensure that the indemnification is signed by an official of the depositing financial institution.

Endorse the facsimile (photocopy) of the savings bond (front and back) with a current stamp of the financial institution and provide a copy of the original Federal Reserve debit advice. If no Federal Reserve debit advice exists because the original savings bond or note was lost internally, include a statement to that effect on the signed facsimile submission.

When a legible facsimile of a missing bond cannot be produced, an *Application For Relief Due To The Loss, Theft, or Destruction Of Paid United States Savings Bonds/Notes* (PD F 2517) may be completed.

Records of Redeemed Bonds

Image Cash Letters - You must retain paper savings bonds for at least thirty calendar days following the date that the image cash letter (ICL) of the paid savings bond was submitted to the Federal Reserve Bank. Paper savings bonds must be stored in a secured location with physical, procedural, and systemic controls in place to ensure that access to the securities is restricted to authorized personnel and that the securities are protected from loss, theft, destruction, and unauthorized or inadvertent viewing. At the end of the retention period, paper savings bonds must be destroyed by burning, mulching, pulverizing, or shredding beyond recognition and reconstruction, as provided in Department of the Treasury Circular No. 750, available at <http://www.treasurydirect.gov/deptcirculars.htm>.

Paper Cash Letters - You should maintain a complete record of each paid bond (serial number and amount paid) sent to the redeemed savings bond clearing site so that, if the shipment is lost or some other discrepancy occurs, settlement may be made.

Trusts

As a financial institution, you will receive requests from customers to redeem and reissue paper savings bonds involving trust registrations. This chapter provides you with information needed to handle many routine requests you may encounter.

A trust is a right of property, real or personal, held by one party for the benefit of another. It is a written, legal document that creates an entity to which an individual can transfer ownership of his/her assets. The person who creates the trust is called the **grantor**. The **trustee** is the person who will manage the assets of the trust. A **successor trustee** is the person who will manage the assets of the trust if the initial trustee is no longer able to manage the trust due to death, illness, or resignation. A person who receives the benefit of the trust's assets is called the **beneficiary**.

There are two types of trusts used with savings bonds:

1. **Personal Trust** – created by natural persons for the benefit of themselves or other individuals. Personal trusts can be either revocable or irrevocable and are referred to as the following:
 - Declaration of Trust (U/D/T) – the grantor and trustee are the same person.
 - Trust under Agreement (U/A) – the grantor and trustee are different persons.
2. **Testamentary Trust** – created under a will (U/W) and does not take effect until the grantor is deceased.

Redeeming Savings Bonds in a Trust Registration

As a paying agent of United States Savings Bonds, your institution is authorized to redeem savings bonds registered in a trust inscription. Report the interest under the social security number or employer/estate identification number of the trust. Your financial institution may pay these bonds **when**:

- The person(s) requesting payment is the trustee(s) named on the bond(s).
- The trustee(s) named on the bond(s) signs the request for payment on the back of the bond(s) as trustee(s) in your presence.
- The amount being redeemed does not exceed the identification limit stated in *The Guide for Cashing Savings Bonds* (PD P 0022), and the transaction is conducted according to the rules in that guide. (See Appendix D.)
- The bonds are at least 12 months old.

To complete the transaction under these conditions, have the trustee(s) sign the back of each bond, including the capacity in which he or she is acting, and pay the trustee(s) in his or her fiduciary capacity. Report interest as income to the trust.

Go to the Legal Rep tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.

All other requests for redemption should be forwarded to the Bureau of the Public Debt, according to the following guidelines:

- Personal Trust – Provide a copy of the entire trust instrument and any amendments. The copy of the trust instrument (and any amendments, if applicable) must contain a statement by the person having custody of the original that it is a true and correct copy.
- Testamentary Trust – Provide a certified copy of the will, under court seal. (The will must be probated in order for a testamentary trust to be effective.)

If the trustee named in the registration of the bond(s) is no longer acting, you must also provide one of the following:

- A certified copy of the trustee’s death certificate.
- A letter of resignation from the trustee who is no longer acting.

If the trust instrument or will does not name a successor trustee, you must provide a certified copy of the court order or other evidence.

An authorized trust registration should include the name(s) of the trustee(s), name(s) of the grantor(s), and, if applicable, the date that the trust was created.

Note: Additional forms or documentation may be required depending on the transaction requested.

Send the completed form(s), bond(s), and the trust instrument (if applicable) to Bureau of the Public Debt, P.O. Box 7012, Parkersburg, WV 26106-7012.

Reissuing Savings Bonds into a Trust Registration

Series EE, I, and HH savings bonds may be reissued into a trust registration a *Request to Reissue United States Savings Bonds to a Personal Trust* (PD F 1851). This form allows living bond owners to re-register their bonds to a personal trust.

Note: Savings bonds that have reached final maturity and no longer earn interest cannot be reissued.

The inscription on the application should contain:

- The name of the trustee(s).
- The name of the grantor.
- The nature of the trust.
- The date the trust was created (month, date, and year).

Condition	Actions
The bonds are in single owner registration.	<ul style="list-style-type: none"> ➤ Have the PD F 1851 signed by the owner of the bonds. ➤ Certify the signature on the application using your institution’s official stamp or seal, signature guarantee stamp, or paying agent validation stamp. ➤ Have the trustee complete and sign the direct deposit authorization on PD F 5396 if Series HH are involved.
The bonds are registered as single owner with a beneficiary.	<ul style="list-style-type: none"> ➤ Have the PD F 1851 signed by the owner of the bonds. ➤ Certify the signature(s) on the application using your institution’s official stamp or seal, signature guarantee stamp, or paying agent validation stamp. ➤ Have the trustee complete and sign the direct deposit authorization on PD F 5396 if Series HH bonds are involved.
The bonds are in co-owner registration.	<ul style="list-style-type: none"> ➤ Have the PD F 1851 signed by both co-owners named on the bonds. If one co-owner is deceased, provide a certified copy of the deceased co-owner’s death certificate. ➤ Certify the signature(s) on the application using your institution’s official stamp or seal, signature guarantee stamp, or paying agent validation stamp. ➤ Have the trustee complete and sign the direct deposit authorization on PD F 5396 if Series HH bonds are involved.

Other Reissues Involving Trust Registrations

Once bonds are issued in a trust registration, circumstances may change which require that the bonds be reissued to a new registration. Customers may request to reissue bonds to change the trust registration for the following reasons:

- Change of trustee – The trustee may change due to death, resignation, or removal.
- Termination of trust – The trust may terminate after a specific period of time, upon a specific event, or at the death of the grantor.
- Revocation of trust – The grantor of the trust may decide to revoke or nullify the trust in its entirety.
- Distribution of estate – The grantor dies and the bonds are to be distributed to specific individuals.
- Distribution of trust – The grantor is living, the trust is not revoked or terminated, and the grantor wishes to reissue bonds out of the trust registration.

A Request by Fiduciary for Distribution of United States Treasury Securities (PD F 1455) is required to distribute bonds due to the termination or distribution of a trust/estate. *A Request to Reissue United States Savings Bonds* (PD F 4000) is required to reissue bonds due to a change in trustee or revocation of trust. The reason for distribution or reissue must be shown on the appropriate form where indicated.

Additional Requirements

- Personal Trust – Provide a copy of the entire trust instrument and any amendments. The copy of the trust instrument (and any amendments, if applicable) must contain a statement by the person having custody of the original that it is a true and correct copy.
- Testamentary Trust – Provide a certified copy of the will, under court seal. (The will must be probated in order for a testamentary trust to be effective.)

If the trustee named in the registration of the bond(s) is no longer acting, you must also provide one of the following:

- A certified copy of the trustee's death certificate.
- A letter of resignation from the trustee who is no longer acting.

If the trust instrument or will does not name a successor trustee, you must provide a certified copy of the court order or other evidence.

An authorized trust registration should include the name(s) of the trustee(s), name(s) of the grantor(s), and, if applicable, the date that the trust was created.

Note: Additional forms or documentation may be required depending on the transaction requested.

Send the completed form(s), bond(s), and the trust instrument (if applicable) to Bureau of the Public Debt, P.O. Box 7012, Parkersburg, WV 26106-7012.

Examples of Trust Registrations

It is preferred that the employer identification number (EIN) for the trust be used in the registration of the bond. If there is no EIN, the social security number (SSN) of the grantor of the trust or the decedent may be used.

It is important that bonds have a registration that conforms to regulations. However, the responsibility for the accuracy of the information provided rests with the bond owner.

Trustees under Agreements of Trust, Declarations of Trust, Deeds of Trust, or Trust Indentures

Complete	Abbreviated
12-3456789 Paul E White trustee under declaration of trust dated 2-1-80	12-3456789 Paul E White Tr U/D/T dtd 2-1-80
12-3456789 Paul E White trustee under declaration of trust dated 2-1-80 for the benefit of Mary Smith	12-3456789 Paul E White Tr U/D/T dtd 2-1-80 FBO Mary Smith
12-3456789 Paul E White and Mary White co-trustees under declaration of trust dated 2-1-80	12-3456789 Paul E White & Mary White Co-Tr U/D/T dtd 2-1-80
12-3456789 Paul E White and Mary White co-trustees under declaration of trust dated 2-1-80 for the benefit of Sally White	12-3456789 Paul E White & Mary White Co-Tr U/D/T dtd 2-1-80 FBO Sally White
12-3456789 Paul E White trustee under agreement with Paul E White and Mary White dated 2-1-80	12-3456789 Paul E White Tr U/A Paul E White White & Mary White dtd 2-1-80
12-3456789 Beloit National Bank trustee under agreement with Paul E White dated 2-1-80 (Trust No 1)	12-3456789 Beloit Natl Bk Tr U/A Paul E White dtd 2-1-80 (Tr No 1)
12-3456789 First National Bank and Sally White Successor co-trustees under agreement with Paul E White dated 2-1-80 as amended 3-1-81 for the benefit of Mary White	12-3456789 First Natl Bk & Sally White Suc Co-Tr U/A Paul E White dtd 2-1-80 FBO Mary White
12-3456789 Paul E White and Mary White co-trustees of the White Family Trust dated March 10, 1988	12-3456789 Paul E White and Mary White Co-Tr of the White Fam Tr dtd 3-10-88

Complete	Abbreviated
12-3456789 Tenth National Bank Trustee under agreement with Paul E White dated 2-1-80	12-3456789 Tenth Natl Bk Tr U/A Paul E White dtd 2-1-80
12-3456789 Carl A Black and Henry B Green co-trustees under agreement with Paul E White dated 2-1-80	12-3456789 Carl A Black and Henry B Green Co-Tr U/A Paul E White dtd 2-1-80
12-3456789 Carl A Black and Henry B Green co-trustees under agreement with Paul E White dated 2-1-80 for the benefit of Mary White and Beth White	12-3456789 Carl A Black and Henry B Green Co-Tr U/A Paul E White dtd 2-1-80 FBO Mary White & Beth White
12-3456789 Paul E White trustee under agreement with Mary White dated 2-1-80	12-3456789 Paul E White Tr U/A Mary White dtd 2-1-80

Trustees under Will of Decedent (Testamentary Trust)

Complete	Abbreviated
12-3456789 Thomas White trustee under the will of Robert Smith deceased	12-3456789 Thomas White Tr U/W Robert Smith decd
12-3456789 Thomas White and Tenth National Bank co-trustees under the will of Robert Smith deceased	12-3456789 Thomas White & Tenth Natl Bk Co-Tr U/W Robert Smith decd
12-3456789 Thomas White trustee under the will of Robert Smith deceased (Residual Trust)	12-3456789 Thomas White Tr U/W Robert Smith decd (Res Tr)
12-3456789 Thomas White trustee under the will of Robert Smith deceased for the benefit of Mary Smith	12-3456789 Thomas Smith Tr U/W Robert Smith decd FBO Mary Smith
12-3456789 Paul E White, Mary White, Sally Smith, Bob Jones, Tom Black, and Beth Jones Trustees under the will of George White, deceased	12-3456789 Option 1: Paul E White, Mary White, et al, Tr U/W George White decd Option 2: Trustees U/W George White decd



For information regarding other trust registrations, see Department of the Treasury Circular, Public Debt Series No. 3-80, Sec. 353.7, paragraph (b), Department of the Treasury Circular, Public Debt Series No. 2-98, Sec. 360.6, paragraph (b), or contact the Treasury Retail Securities (TRS) site. These regulations are also available at <http://www.treasurydirect.gov/deptcirculars.htm>.

Interest Accrual Dates for Series E/EE and I Bonds

Use the table and chart below to determine when a bond increases in value. Any bond that has reached final maturity, 30 or 40 years after the issue date, has stopped earning interest.

Series	Issue Dates	Final Maturity	Accrual Dates
E	5/41 - 4/52	40 years	All matured
E	5/52 - 1/57	40 years	All matured
E	2/57 - 5/59	40 years	All matured
E	6/59 - 11/65	40 years	All matured
E	12/65 - 5/69	30 years	All matured
E	6/69 - 11/73	30 years	All matured
E	12/73 - 6/80	30 years	All matured
EE	1/80 - 2/93	30 years	See chart below
EE	3/93 - 4/95	30 years	See chart below *
EE	5/95 - 4/97	30 years	See chart below
EE	5/97 - Present	30 years	**
I	9/98 - Present	30 years	**

* EE bonds with these issue dates will increase monthly for first five years and semiannually after that, unless monthly increases are needed to ensure the bonds earn 4 percent.

**EE and I bonds with these issue dates increase in value monthly. I bonds with these issue dates usually increase in value monthly. If cashed before five years old, these EE and I bonds are subject to interest penalty equal to the three most recent months of interest earned.

Months of Issue	Months of Increases
January	January and July
February	February and August
March	March and September
April	April and October
May	May and November
June	June and December
July	July and January
August	August and February
September	September and March
October	October and April
November	November and May
December	December and June

Forms and Informational Packets Pertinent to U.S. Savings Bonds/Notes

Forms are available from the Treasury Retail Securities site and may be downloaded from <http://www.treasurydirect.gov>. The forms are also shown on the pages indicated in parentheses.

*[FA F 400](#) (page C-2)

Request for Reissue or Refund of Purchase Price Due to Error in Issue or in Registration of United States Savings Bonds

Note: This form is to be completed and signed by the financial institution.

[PD F 0385 E](#) (page C-4)
Certificate of Identity

[PD F 1048 E](#) (page C-5)
Claim for Lost, Stolen, or Destroyed United States Savings Bonds

[PD F 1455 E](#) (page C-11)
Request By Fiduciary For Distribution Of United States Treasury Securities

[PD F 1522 E](#) (page C-17)
Special Form of Request for Payment of United States Savings and Retirement Securities Where Use of a Detached Request Is Authorized (Limited use form - must be obtained from TRS on a case basis)

[PD F 1849 E](#) (page C-21)
Disclaimer and Consent With Respect to United States Savings Bonds/Notes

[PD F 1851 E](#) (page C-23)
Request to Reissue United States Savings Bonds to a Personal Trust

[PD F 1980 E](#) (page C-28)
Change of Address and/or Identification of Account for United States Registered Securities

[PD F 2513 E](#) (page C-30)
Application by Voluntary Guardian of Incapacitated Owner of United States Savings Bonds/Notes

[PD F 2966 E](#) (page C-35)
Special Bond of Indemnity by Purchaser of United States Savings Bonds/Notes Involved in a Chain Letter Scheme

[PD F 4000 E](#) (page C-37)
Request to Reissue United States Savings Bonds

Note: See Part B of the instructions to determine who should sign the form.

[PD F 5257 E](#) (page C-43)
Change of Address Notification for HH/H Accounts

[PD F 5336 E](#) (page C-44)
Disposition Of Treasury Securities Belonging To A Decedent's Estate Being Settled Without Administration

[PD F 5394 E](#) (page C-53)
Agreement and Request for Disposition of a Decedent's Treasury Securities

[PD F 5396 E](#) (page C-62)
Direct Deposit Sign-Up Form

*Forms not available online.

Informational packets are provided to agents and customers through the Treasury Retail Securities site when the savings bond transaction must be forwarded to Public Debt for processing. Transactions that require forwarding to Public Debt include cases specific to a power of attorney, trust, or claim transaction (other than non-receipt). The packets are shown on the pages indicated in parentheses.

[Power of Attorney Packet](#) (page C-63)

[Trust Packet](#) (page C-64)

[Claim Packet](#) (page C-66)

FA F 400-M
Rev. 08/10

**REQUEST FOR REISSUE OR REFUND OF PURCHASE PRICE
DUE TO ERROR IN ISSUE OR IN REGISTRATION OF UNITED STATES SAVINGS BONDS**

Instructions

Complete a separate form for each different bond registration and/or issue date that you are submitting for a reissue or refund of purchase price.

Mail the completed form to **Treasury Retail Securities, P.O. Box 214, Minneapolis, MN 55480-0214.**

1. **The undersigned presents and surrenders the following described United States Savings Bonds for**

Refund of purchase price (Complete Numbers 2, 3, 5 and 6 for refunds.)

Reissue to correct error (Complete Numbers 2, 3, 4 and 6 for reissues.)

2. **The undersigned certifies that the following is a true and complete explanation of the error upon which this request is based:**

BOND OWNER'S NAME IS MISSPELLED.

- 3.

SERIES	DENOMINATION (face amount)	SERIAL NUMBER	ISSUE DATE	INSCRIPTION (Social Security or Tax Identification number, names, and addresses exactly as inscribed on bonds)
EE	\$200	R245320184	7/10	123-45-6789 AMANDA ATKINS 123 FIRST AVE SOMETOWN, MN 12345

4. **The undersigned requests reissue as follows:** Correct Issue Date: July 2010
month year

or Social Security Number Tax Identification Number

Owner or first-named co-owner
AMANDA ATKINSON

Bonds to be delivered "care"of (Name, if different from above owner/co-owner)

Address for delivery of bond(s)
123 FIRST AVE SOMETOWN MN 12345
Street Address City State ZIP

Co-owner or Beneficiary Co-owner Beneficiary

Name: _____

FORM MUST BE SIGNED ON BACK (SEE REVERSE SIDE TO REQUEST REFUND)

5. Instructions for refund of purchase price

Credit our Reserve/Correspondent Account (payments can only be credited to the agent that submitted original purchase request)

ABA Routing Number: _____

Branch Number: _____

Remit payment by check, payable to: _____

Name of Institution

Street Address/Mailing Address

City, State & ZIP

6. If this request is granted, the undersigned holds the United States and its agents harmless on account of any claim by any other parties having, or claiming to have, interests in the bond(s), indemnifies unconditionally the United States, and will repay upon demand by the Department of the Treasury or its agents all sums of money that the Department may be obliged to pay on account of the above-described bond(s), including any interest, administrative costs, and penalties, and any other liabilities or loss the Department may incur on account of these bond(s).

OFFICIAL STAMP
OR
SEAL

8-5-10
Date

BANK USA
Name of Institution

By

Jane Doe AVP
Signature and Official Title or Designation

JANE DOE
Print Name

123 MAIN ST
Street Address

SOMETOWN MN 12345
City, State & ZIP

(222)-333-4444
Phone Number (contact person)

JANE.DOE@BANKUSA.COM
Email Address

<small>For official use only:</small>	
Customer Name PD F 0385 E Department of the Treasury Bureau of the Public Debt (Revised August 2009)	Customer No.
CERTIFICATE OF IDENTITY	
<small>OMB No. 1535-0048 www.treasurydirect.gov</small>	
IMPORTANT: Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime under the laws of the United States.	
PRINT IN INK OR TYPE ALL INFORMATION	
<i>Affidavit</i>	
<p>• I certify that the names <u>PEANUT PARSON</u> and <u>PETER P PARSONS</u> refer to the same person, whose correct name is <u>PETER PAUL PARSONS</u>.</p> <p>• The names are different because: <u>"PEANUT" WAS A NICKNAME FOR PETER PAUL PARSONS USED BY HIS FAMILY.</u></p> <p>• The source of my knowledge is: <u>I HAVE KNOWN PETER PAUL PARSONS FOR OVER 25 YEARS.</u></p> <p>• Is there now or was there during <u>2010</u> any other person known to you by either/any of these names? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, please explain:</p>	
<small>Signature – A person who is not named on the securities and who has no interest in the securities must sign this form in the presence of a certifying officer.</small>	
Sign Here:	<u>Joe Friendly</u> (555) 123-4567 <small>(Signature) (Daytime Telephone Number)</small>
Home Address:	<u>123 ANY LANE</u> <u>SOMETOWN</u> <u>IL</u> <u>12345</u> <small>(Number and Street or Rural Route) (City) (State) (ZIP Code)</small>
<small>Certification – (Certifying Officer - The individual must sign in your presence. Complete the certification and affix your stamp or seal.)</small>	
I CERTIFY that <u>JOE FRIENDLY</u> , whose identity is known or proven to me, personally appeared before me this <u>25</u> day of <u>JUNE</u> , <u>2010</u> , at <u>SOMETOWN, IL</u> , and signed this form. <small>(Month) (Year) (City) (State)</small>	
<small>(OFFICIAL STAMP OR SEAL)</small>	<u>Jane Doe</u> <u>AVP</u> <small>(Signature and Title of Certifying Officer)</small> <u>BANK USA, 123 MAIN ST.</u> <small>(Street Address)</small> <u>SOMETOWN</u> <u>IL</u> <u>12345</u> <small>(City) (State) (ZIP Code)</small>

INSTRUCTIONS

A person who has **NO** interest in the securities must complete and sign this form, confirming the individual's identity. Unless otherwise instructed in accompanying correspondence, mail to the Treasury Retail Securities Site that requested this form or to the Department of the Treasury, Bureau of the Public Debt, using the addresses listed below:

- Definitive (paper) savings bonds – PO Box 7012, Parkersburg, WV 26106-7012
- Marketable securities and electronic savings bonds – PO Box 426, Parkersburg, WV 26106-0426

CERTIFICATION

Person who signs form - You must sign the form in the presence of an officer authorized to certify assignments or requests for payment of United States savings and retirement securities. Authorized certifying officers are available at financial institutions, including credit unions, in the United States. For complete lists of such officers, see Department Circulars, Nos. 300 and 530, and Public Debt Series, Nos. 3-80 and 2-98.

Certifying officer - The person appearing before you must establish identification by positive and reliable evidence before this form is signed, unless he/she is personally known to you. You must complete and sign the certification form and affix your organization's seal or stamp. If you are an employee (rather than an officer) authorized to certify, insert the words "Authorized Signature" in the space provided for the title.

NOTICE UNDER PRIVACY ACT AND PAPERWORK REDUCTION ACT

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a social security number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes, courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate that it will take you about 10 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328.

For official use only: Customer Name		Customer No.
PD F 1048 E Department of the Treasury Bureau of the Public Debt (Revised November 2011)		OMB No. 1535-0013
CLAIM FOR LOST, STOLEN OR DESTROYED UNITED STATES SAVINGS BONDS		
www.treasurydirect.gov		
IMPORTANT: Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment. PRINT IN INK OR TYPE ALL INFORMATION		
1. DESCRIPTION OF BONDS Describe the missing bonds in the spaces below. If you don't know the bond serial numbers, provide as much information as possible and also indicate the total number of bonds that are missing.		
ISSUE DATE <small>(If you don't know the exact date, furnish a range of issue dates.)</small>	FACE AMOUNT	BOND NUMBER
03/07	200	R242698667EE
		INSCRIPTION <small>(Provide complete Social Security Number [for example, 123-45-6789], names, including middle names or initials, and addresses on the bonds. If a bond was received as a gift, provide the purchaser's Social Security Number.)</small>
		123-45-6789
		MELVIN M MILLER
		123 1ST AVE
		SOMETOWN, IL 12345
		POD MICHAEL M MILLER
<small>(If you need more space, attach either a PD F 3500 (see www.treasurydirect.gov/forms/sav3500.pdf), a plain sheet of paper, or a photocopy.)</small>		
2. DETAILS OF THE LOSS – Mark the appropriate boxes and provide complete details of the loss.		
<input checked="" type="checkbox"/> Lost		
• The bonds were: <input type="checkbox"/> Stolen ⇒ Date of Theft: _____ Was a police report filed? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If Yes, attach a copy of the report.</i>		
<input type="checkbox"/> Destroyed ⇒ <i>Send any remaining pieces with this form.</i>		
• When was the loss discovered? <u>04/22/08</u>		
• Who had the bonds last, and why? <u>MY WIFE, TO REMOVE FROM MAILBOX</u>		
• Who had access to the bonds? <u>MARY M MILLER (MY WIFE)</u>		
• What was the result of your inquiry to the person(s) who had access? <u>SHE PUT INTO TRASH WITH JUNK MAIL</u>		
• Where were the bonds last placed? <u>IN TRASH</u>		
• When were the bonds last seen? <u>04/15/08</u>		
• Were any identification documents also lost or stolen? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
If Yes, please list them: _____		
• Have you received reimbursement because of the loss? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Please explain, including details of any court proceedings pending or contemplated. _____ _____		

3. AUTHORITY – Provide details regarding your authority to complete a claim for the missing bonds.	
<ul style="list-style-type: none"> • Are you named on the bonds? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, skip to Item 4. If No, provide the following information: Describe your authority: _____ <small>(Show authority: i.e., parent, guardian, conservator, legal representative, administrator, executor, etc.)</small> • Are you court-appointed? <input type="checkbox"/> Yes <input type="checkbox"/> No <small>(If Yes, see "LEGAL REPRESENTATIVE" in the Instructions.)</small> 	
4. MINORS – Provide details regarding any minor named on the bonds. (See "MINORS" in the Instructions.)	
<ul style="list-style-type: none"> • Is there a minor named on the bonds? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, skip to Item 5. If Yes, fully complete the following: • What is the minor's : <ul style="list-style-type: none"> ➢ Name? <u>MICHAEL M MILLER</u> ➢ DOB? <u>09/20/2001</u> ➢ Social Security Number? <u>123-45-6789</u> • What is your relationship to the minor? <u>FATHER</u> • Does the minor live with you? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If No, with whom? <u>MELODIE MILLER</u> <u>MOTHER</u> <small>(Name) (Relationship to Minor)</small> <u>123 2ND LANE N, SOMETOWN, IL 12345</u> <small>(Address)</small> • Who provides the minor's chief support? <u>MELODIE MILLER</u> <u>MOTHER</u> <small>(Name) (Relationship to Minor)</small> <u>SAME AS ABOVE</u> <small>(Address)</small> • Are both parents able to sign the application for relief? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, skip to Item 5. If No, fully complete the following: <ul style="list-style-type: none"> ➢ Why are you unable to obtain the signature? _____ ➢ Did that parent have access to the bonds? <input type="checkbox"/> Yes <input type="checkbox"/> No ➢ Could that parent have possession of the bonds? <input type="checkbox"/> Yes <input type="checkbox"/> No 	
5. RELIEF REQUESTED – Indicate whether substitute bonds or payment is desired. (See Item 5 in the Instructions.)	
<ul style="list-style-type: none"> • I/We hereby request: <input checked="" type="checkbox"/> Substitute Bonds <input type="checkbox"/> Payment by Check <input type="checkbox"/> Payment by Direct Deposit Name(s) in which check is to be drawn: _____ <small>(If bonds are in coownership form, see Item 5 in the Instructions.)</small> 	
6. DELIVERY INSTRUCTIONS – Complete only Item 6A or 6B.	
A. MAIL BONDS OR REDEMPTION CHECK TO:	
<u>MELVIN M MILLER</u> <small>(Name)</small>	
<u>123 1ST AVE</u>	<u>SOMETOWN</u> <u>IL</u> <u>13245</u>
<small>(Number and Street, Rural Route, or PO Box)</small>	<small>(City) (State) (ZIP Code)</small>
B. DIRECT DEPOSIT FUNDS AS AUTHORIZED BELOW:	
_____ <small>(Name/Names on the Account)</small>	
_____ <small>(Depositor's Account No.)</small>	Type of Account: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
Bank Routing No. (nine digits): _____	
_____ <small>(Financial Institution's Name)</small>	_____ <small>(Phone No.)</small>

7. SIGNATURES AND CERTIFICATION

I/We severally petition the Secretary of the Treasury for relief as authorized by law and, if relief is granted, acknowledge that the original bonds become the property of the United States. Upon the granting of relief, I/we assign all our right, title, and interest in the original bonds to the United States and bind myself/ourselves, my/our heirs, executors, administrators, successors and assigns, jointly and severally: (1) to surrender the original bonds to the Department of the Treasury if they are recovered; (2) to hold the United States harmless due to any claim by any other parties having, or claiming to have, interests in these bonds; and (3) upon demand by the Department of the Treasury, to indemnify unconditionally the United States and repay to the Department of the Treasury all sums of money which the Department may pay due to the redemption of these original bonds, including any interest, administrative costs and penalties, and any other liability or losses incurred as a result of such redemption. I/We consent to the release of any information in this form or regarding the bonds described to any party having an ownership or entitlement interest in these bonds.

I/We certify, under penalty of perjury, and severally affirm and say that the bonds described on this form have been lost, stolen, or destroyed, and that the information given is true to the best of my/our knowledge and belief.

You must wait until you are in the presence of a certifying officer to sign this form.

Sign Here ⇒ Melvin Miller (Signature) MELVIN MILLER (Print Name)

Home Address 123 1ST AVE (Number and Street or Rural Route) 123-45-6789 (Social Security Number)

SOMETOWN (City) IL (State) 12345 (ZIP Code) 555-666-7777 (Daytime Telephone Number)

Check "Yes" to give us permission to contact you by e-mail or check "No" if you do not wish to be contacted by e-mail. Yes No

E-Mail Address _____

Sign Here ⇒ Melodie Miller (Signature) MELODIE MILLER (Print Name)

Home Address 123 2ND LANE N (Number and Street or Rural Route) 987-65-4321 (Social Security Number)

SOMETOWN (City) IL (State) 12345 (ZIP Code) 555-555-5555 (Daytime Telephone Number)

Check "Yes" to give us permission to contact you by e-mail or check "No" if you do not wish to be contacted by e-mail. Yes No

E-Mail Address _____

Sign Here ⇒ _____ (Signature) _____ (Print Name)

Home Address _____ (Number and Street or Rural Route) _____ (Social Security Number)

_____ (City) _____ (State) _____ (ZIP Code) _____ (Daytime Telephone Number)

Check "Yes" to give us permission to contact you by e-mail or check "No" if you do not wish to be contacted by e-mail. Yes No

E-Mail Address _____

Instructions to Certifying Officer: 1. Name of person(s) who appeared and date of appearance **MUST** be completed.
 2. Medallion stamps require an original signature. 3. Person(s) must sign in your presence.

I certify that MELVIN MILLER, whose identity is known or
(Name of Person[s] Who Appeared)
 was proven to me, personally appeared before me this 27 day of April 2008,
(Month / Year)
 at SOMETOWN, IL, and signed this form.
(City / State)

(OFFICIAL STAMP OR SEAL)

Jane Doe - HEAD CASHIER
(Signature and Title of Certifying Officer)
BANK USA
(Name of Financial Institution)
123 MAIN ST
(Address)
SOMETOWN, IL 12345 123-456-7891
(City / State / ZIP Code) (Telephone)

ACCEPTABLE CERTIFICATIONS:
 Financial Institution's Official Seal or Stamp (such as Corporate Seal, Signature Guaranteed Stamp, or Medallion Stamp). **Brokers must use a Medallion Stamp.**
(Notary certification is NOT acceptable.)

I certify that MELODIE MILLER, whose identity is known or
(Name of Person[s] Who Appeared)
 was proven to me, personally appeared before me this 27 day of APRIL 2008,
(Month / Year)
 at SOMETOWN, IL, and signed this form.
(City / State)

(OFFICIAL STAMP OR SEAL)

Jane Doe - HEAD CASHIER
(Signature and Title of Certifying Officer)
BANK USA
(Name of Financial Institution)
123 MAIN ST
(Address)
SOMETOWN, IL 12345 123-456-7891
(City / State / ZIP Code) (Telephone)

ACCEPTABLE CERTIFICATIONS:
 Financial Institution's Official Seal or Stamp (such as Corporate Seal, Signature Guaranteed Stamp, or Medallion Stamp). **Brokers must use a Medallion Stamp.**
(Notary certification is NOT acceptable.)

I certify that _____, whose identity is known or
(Name of Person[s] Who Appeared)
 was proven to me, personally appeared before me this _____ day of _____,
(Month / Year)
 at _____, and signed this form.
(City / State)

(OFFICIAL STAMP OR SEAL)

(Signature and Title of Certifying Officer)

(Name of Financial Institution)

(Address)

(City / State / ZIP Code) (Telephone)

ACCEPTABLE CERTIFICATIONS:
 Financial Institution's Official Seal or Stamp (such as Corporate Seal, Signature Guaranteed Stamp, or Medallion Stamp). **Brokers must use a Medallion Stamp.**
(Notary certification is NOT acceptable.)

RESERVED FOR IDENTIFICATION NOTATIONS

Customer Account Number and Date Established: _____ Document(s) Description: _____

Identified by (Signature and Address): _____

INSTRUCTIONS TO CERTIFYING OFFICER

Each person appearing before you must establish identification by positive and reliable evidence before this form is signed, unless he or she is personally known to you. Place an adequate notation above or on a separate record, showing exactly how identification was established. A notation is adequate if it is sufficiently detailed to permit, at a later date, a determination of the exact identification actually used. You and, if you are an officer or employee of an organization, the organization will be held fully responsible for the adequacy of the identification.

The signatures to the form must be executed in your presence. Fully complete and sign the certification form provided for each signature you witness.

If you are an employee (rather than an officer) authorized to certify signatures, insert the words "Authorized Signature" in the space provided for the title. Insert the place and date, as required on the form, and impress the seal of your organization.

INSTRUCTIONS

PURPOSE OF FORM – Use this form to apply for relief on account of the loss, theft, or destruction of United States Savings Bonds. "Bonds," as used on this form, refers to Savings Bonds, Savings Notes, Retirement Plan Bonds, or Individual Retirement Bonds.

WHO MAY APPLY – This form must be completed and signed by all persons named on the bonds, or by an authorized representative.

ATTACHMENTS – If you need more space for any item, attach either a plain sheet of paper, a photocopy of the relevant section, or, for Part 1, a PD F 3500 (available at <http://www.treasurydirect.gov/forms/sav3500.pdf>).

PROOF OF DEATH – If a registrant is deceased, you must submit with this form a certified copy of his or her official death certificate.

LEGAL REPRESENTATIVE – If you were appointed as legal representative because:

- the owner is deceased (with no surviving coowner or beneficiary named on the bonds), or
- the owner or coowner is a minor, or
- the owner or coowner is incapacitated,

complete the form and submit a court certificate or certified copy of your letters of appointment, under court seal, showing the appointment is still in full force. If your name and official capacity are shown in the registration of the bonds, evidence of your appointment is **not** necessary.

If no legal representative has been appointed for a deceased or incompetent owner, advise the Bureau of the Public Debt and additional instructions will be provided.

MINORS – If a minor (who does not have a court-appointed guardian) is named on the bonds, the minor must complete and sign the form on his or her own behalf if, *in the opinion of the certifying officer*, he or she is of sufficient competency and understanding to comprehend the nature of the transaction. Otherwise, the form must be signed by both parents on the minor's behalf. If the minor does not reside with either parent, the form must be completed and signed by the person who furnishes the minor's chief support.

SOMEONE ELSE HAD THE BONDS – If another person had possession of the bonds or knowledge of the circumstances of the loss, that person must provide a separate statement explaining the circumstances.

AMOUNT OF BONDS EXCEEDS \$5,000 – If the amount of the bonds involved exceeds \$5,000 and an investigation was made by a law enforcement agency or an insurance, transportation, or similar business organization, provide a copy of the report.

COMPLETION OF FORM – Print clearly in ink or type all information requested.

<p>ITEM 1. Describe the missing bonds. If you don't know the bond serial numbers, indicate the total number of missing bonds and provide as much of the requested identifying information as possible. If you need more space, attach either a PD F 3500 (available at http://www.treasurydirect.gov/forms/sav3500.pdf), a plain sheet of paper, or a photocopy.</p>
<p>ITEM 2. Mark the appropriate boxes and provide complete details of the loss, theft, or destruction.</p>
<p>ITEM 3. Provide details regarding your authority to complete a claim for the missing bonds. If you have been court-appointed, see "LEGAL REPRESENTATIVE" above.</p>
<p>ITEM 4. Complete this item if a minor is named on the bonds and he or she is not of sufficient competency and understanding to complete the form on his or her own behalf. Provide the minor's name, date of birth, Social Security Number, and all other requested information. See "MINORS" above for more information.</p>

ITEM 5. Indicate whether you want substitute bonds, payment by check, or payment by direct deposit. If you select "payment by check" and the bonds are in the names of living coowners, provide the name of the coowner to whom the check should be issued. Otherwise, if both coowners sign the form, the check will be issued to both coowners and interest will be reported under the first-named coowner's Social Security Number. Complete Item 6A to provide delivery instructions for the bonds or check. Complete Item 6B if payment by direct deposit is preferred.

NOTE: Series EE and Series I bonds issued February 2003 and later are not eligible for payment until one full year after issue, if payment is requested and such bonds are less than one year old, substitute bonds will be issued instead. Also, if substitute bonds are requested and a bond is within less than one full calendar month of reaching its final maturity, or has reached final maturity, payment will be made instead.

ITEM 6. Complete Item 6A to provide mailing instructions for the bonds or redemption check or complete Item 6B to provide instructions for direct deposit of the redemption payment.

ITEM 7. Each person whose signature is required must sign the form in ink, print his or her name, and provide his or her home address, Social Security Number, daytime telephone number, and, if applicable, e-mail address. Each signature must be certified (see "CERTIFICATION" below).

CERTIFICATION – Each person whose signature is required must appear before and establish identification to the satisfaction of an authorized certifying officer. The signatures to the form must be signed in the officer's presence. The certifying officer must affix the seal or stamp, which is used when certifying requests for payment. Authorized certifying officers are available at most financial institutions, including credit unions, in the United States. For a complete list of such officers, see Department of the Treasury Circulars, Nos. 300 and 530, and Public Debt Series, Nos. 3-80 and 2-98.

WHERE TO SEND – Send the application and any additional information to the Department of the Treasury, Bureau of the Public Debt, using the address listed below that is appropriate to the type of security involved:

- HH or H savings bonds – PO Box 2186, Parkersburg, WV 26106-2186
- E, EE, or I savings bonds – PO Box 7012, Parkersburg, WV 26106-7012

For Bond-Related Inquiries:

- Email: SavBonds@bpd.treas.gov
- Phone: 304-480-7711
- Fax: 304-480-6010

NOTICE UNDER PRIVACY ACT AND PAPERWORK REDUCTION ACT

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a Social Security Number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains, as otherwise authorized by law or regulation.

We estimate it will take you about 20 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND completed form to this address; send to the appropriate address shown in "WHERE TO SEND" in the Instructions.**

For official use only: Customer Name	Customer No.			
PD F 1455 E Department of the Treasury Bureau of the Public Debt (Revised July 2011)	REQUEST BY FIDUCIARY FOR DISTRIBUTION OF UNITED STATES TREASURY SECURITIES			
	OMB No. 1535-0012 www.treasurydirect.gov			
IMPORTANT: Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment.				
PRINT IN INK OR TYPE ALL INFORMATION				
One or more fiduciaries (individual or corporate) must use this form to establish entitlement and request distribution of United States Treasury Securities and/or related payments to the person lawfully entitled due to termination of a trust, distribution of an estate, attainment of majority, restoration to competency, or other reason.				
PART A – REASON FOR DISTRIBUTION				
I/We request distribution of the securities and/or related payments for the following reason:				
<input type="checkbox"/> Termination of trust <input checked="" type="checkbox"/> Distribution of an estate <input type="checkbox"/> Payment to the estate <input type="checkbox"/> Reissue to the estate <input checked="" type="checkbox"/> Distribution to person(s) entitled*				
* If payment is requested by person(s) entitled, a PD F 1522 is required. If reissue to add another person is requested by person(s) entitled, a PD F 4000 is required. If reissue to a trust is requested, a PD F 1851 is required. NOTE: Savings bonds within one month of final maturity cannot be reissued.				
<input type="checkbox"/> Attainment of majority <input type="checkbox"/> Restoration to competency <input type="checkbox"/> Other: _____				
PART B – DISTRIBUTION OF SECURITIES AND PAYMENTS				
I/We request that the securities and/or related payments be distributed as follows:				
1. Distribute to: _____ Rachel Wiggins _____ (Name) _____ 987-65-4321 _____ OR _____ (Social Security Number) (Employer Identification Number) _____ Mail to: John Smith, 23 Summer Drive, Coleman, TX 76384 _____ (Address and Telephone Number)				
2. Description of securities and/or related payments:				
TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION
Paper Series E Bond	01/79	\$500	D247129786	123-45-6789 Richard Z Hall 123 Bitmap Way Coleman, TX 76384
3. Extent of distribution: <input checked="" type="checkbox"/> In full <input type="checkbox"/> _____ (Amount, Fractional Share, or Percentage)				

PART B – DISTRIBUTION OF SECURITIES AND PAYMENTS *(Continued)*

I/We request that the securities and/or related payments be distributed as follows:

1. Distribute to: _____
(Name)

_____ **OR** _____
(Social Security Number) (Employer Identification Number)

(Address and Telephone Number)

2. Description of securities and/or related payments:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION

3. Extent of distribution: In full
 _____ (Amount, Fractional Share, or Percentage)

I/We request that the securities and/or related payments be distributed as follows:

1. Distribute to: _____
(Name)

_____ **OR** _____
(Social Security Number) (Employer Identification Number)

(Address and Telephone Number)

2. Description of securities and/or related payments:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION

3. Extent of distribution: In full
 _____ (Amount, Fractional Share, or Percentage)

PART C - SIGNATURES AND CERTIFICATIONS

I/We certify under penalty of perjury that the information provided herein is true and correct to the best of my/our knowledge and belief, and agree to distribution of the securities as indicated in Part B. I/We bind ourselves, our heirs, legatees, successors and assigns, jointly and severally, to hold the United States harmless on account of the transaction requested, and to indemnify unconditionally and promptly repay the United States in the event of any loss which results from this request, including interest, administrative costs, and penalties. I/We consent to the release of any information regarding this transaction, including information contained in this form, to any party having an ownership or entitlement interest in the securities or payments.

You must wait until you are in the presence of a certifying officer to sign this form.

Sign Here: John Smith
(Signature)

Executor Under Will of Richard Z Hall, Deceased
(Applicant's Title)

23 Summer Place Coleman TX 76384
(Number and Street, Rural Route, or PO Box) (City) (State) (ZIP Code)

555-123-4567 john@smith.com
(Daytime Telephone Number) (E-Mail Address)

Instructions to Certifying Officer:

1. Name of person(s) who appeared and date of appearance **MUST** be completed.
2. Medallion stamps require an original signature.
3. Person(s) must sign in your presence.

I CERTIFY that JOHN SMITH, whose identity is known or
(Name of Person Who Appeared)

proven to me, personally appeared before me this 25 day of JUNE 2010,
(Month/Year)

at COLEMAN, TX, and signed this form.
(City, State)

(OFFICIAL STAMP OR SEAL)

Jane Doe, AVP
(Signature and Title of Certifying Officer)

BANK USA
(Name of Financial Institution)

123 MAIN ST
(Address)

COLEMAN, TX 76384
(City, State, ZIP Code)

555-321-9876
(Telephone)

ACCEPTABLE CERTIFICATIONS:
Financial Institution's Official Seal or Stamp (such as Corporate Seal, Signature Guaranteed Stamp, or Medallion Stamp). Brokers must use a Medallion Stamp.

You must wait until you are in the presence of a certifying officer to sign this form.			
Sign Here:	_____ (Signature)		
	_____ (Applicant's Title)		
	_____ (Number and Street, Rural Route, or PO Box)	_____ (City)	_____ (State) _____ (ZIP Code)
	_____ (Daytime Telephone Number)	_____ (E-Mail Address)	
Instructions to Certifying Officer:			
1. Name of person(s) who appeared and date of appearance MUST be completed. 2. Medallion stamps require an original signature. 3. Person(s) must sign in your presence.			
I CERTIFY that _____, whose identity is known or (Name of Person Who Appeared) proven to me, personally appeared before me this _____ day of _____, (Month/Year) at _____, and signed this form. (City/State)			
(OFFICIAL STAMP OR SEAL)		_____ (Signature and Title of Certifying Officer)	
		_____ (Name of Financial Institution)	
		_____ (Address)	
ACCEPTABLE CERTIFICATIONS: Financial Institution's Official Seal or Stamp (such as Corporate Seal, Signature Guaranteed Stamp, or Medallion Stamp). Brokers must use a Medallion Stamp.		_____ (City, State, ZIP Code)	
		_____ (Telephone)	
INSTRUCTIONS			
USE OF FORM – One or more fiduciaries (individual or corporate) must use this form to establish entitlement and request distribution of United States Treasury Securities and/or related payments to the person lawfully entitled due to termination of a trust, distribution of an estate, attainment of majority, restoration to competency, or other reason. If more space is needed for any item, use a plain sheet of paper or make photocopies, as necessary, and attach to the form.			
PART A – REASON FOR DISTRIBUTION			
Mark a box to show the reason for the distribution. If you mark "Other," describe the reason. Submit a copy of all evidence that establishes your authority to request this transaction. For example, if you are the administrator or executor of an estate, provide a certified copy of your letters of appointment, dated within one year of submission. Submit certified copies of death certificates for all deceased registrants.			

PART B – DISTRIBUTION OF SECURITIES AND PAYMENTS				
Complete Items 1 through 3.				
<p>1. Enter the name of only one distributee in each Part B, Item 1. (A separate Part B must be completed for each distributee.) Enter the appropriate Social Security Number or Employer Identification Number.</p> <p>2. Describe only the securities and/or checks which the person shown in Item 1 is to receive, in whole or in part:</p> <ul style="list-style-type: none"> • TITLE OF SECURITY – Identify each security by series, interest rate, type, CUSIP, call and maturity date, as appropriate. If describing a check, insert the word "check." • ISSUE DATE – Provide the issue date of each security or check. • FACE AMOUNT – Provide the face amount (par or denomination) of each security or check. • IDENTIFYING NUMBER (if applicable) – Provide the serial number of each security, the confirmation number, or the check number. • REGISTRATION – Provide the registration of each security, check, or account; also provide the account number, if any. 				
EXAMPLES:				
TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION
<i>Paper Marketable Security</i> 9 1/8 % TREASURY BOND OF 2004-2009 MATURES 5/15/09 CUSIP 912810CG1	5/15/79	\$5,000	Serial # 123	JOHN DOE AND JANE DOE SSN 222-22-2222
<i>Electronic Marketable Security</i> CUSIP 912795QW4	2/5/04	\$1,000		ACCT # 4800-123-1234 JOHN DOE SSN 222-22-2222
<i>Electronic Series I Savings Bond</i> SERIES I	1/1/02	\$100	Confirmation # 12345	ACCT # N-111-111-111 JOHN DOE
<i>Paper Series EE Savings Bond</i> SERIES EE	7/99	\$100	Serial # C-123,456,789-EE	SSN 222-22-2222 JOHN DOE OR JANE DOE
<i>Check</i> CHECK	7/26/04	\$351.02	Check # 502123456	JOHN DOE
<i>If unsure what to provide in each of the areas, furnish all identifying information in the space for REGISTRATION.</i>				
<p>3. Mark the box "In full" if the person listed in Item 1 is to receive the entire value of the securities and/or checks described in Item 2. If the person listed in Item 1 is not to receive the entire value, mark the second box and provide the appropriate amount, fractional share, or percentage he/she is to receive.</p> <p>In most cases, we will need additional forms and/or information from the distributee. If so, we may contact the distributee directly. If the transaction can be processed without additional forms or information from the distributee, we will send the securities and/or payments directly to the distributee.</p> <p>Note: If the distributee wants payment of eligible paper securities and the securities are:</p> <ul style="list-style-type: none"> • Savings bonds or notes, he/she must complete the request on the reverse of the bond. • Marketable securities, the fiduciary must complete the assignment on the reverse of the security. The distributee must complete IRS Form W-9. <p>Any interest that is or becomes due on securities belonging to the estate of the decedent will be paid to the person to whom the securities are distributed, unless otherwise requested.</p>				

PART C – SIGNATURES AND CERTIFICATIONS	
<p>SIGNATURES – The form must be signed in ink. Sign the form in your fiduciary capacity. If the request is on behalf of a corporate fiduciary, the name of the corporation must be given, followed by the signature and title of an authorized officer. If there are two or more fiduciaries, all must join in the request unless by express statute, decree of court, or the terms of the instrument under which the fiduciaries are acting, one or more of them may properly execute the request.</p> <p>CERTIFICATION – Each person whose signature is required must appear before and establish identification to the satisfaction of an authorized certifying officer. The signatures to the form must be signed in the officer's presence. The certifying officer must affix the seal or stamp which is used when certifying requests for payment. Authorized certifying officers are available at most financial institutions, including credit unions.</p>	
<p>Sample certification for a financial institution:</p> <p>SIGNATURE GUARANTEED ABC National Bank Hillview Branch</p> <hr/> <p>Authorized Signature</p>	<p>Acceptable certification for a brokerage:</p> <p>SIGNATURE GUARANTEED MEDALLION GUARANTEED Generic Brokerage</p> <hr/> <p>Authorized Signature XXXXXXXX SECURITIES TRANSFER AGENTS MEDALLION PROGRAM [Bar Code]</p>

ADDITIONAL EVIDENCE – The Commissioner of the Public Debt, as designee of the Secretary of the Treasury, reserves the right in any particular case to require the submission of additional evidence.

RETURN OF EVIDENCE – If you want the evidence submitted with this form returned to you, please provide a written request when you submit the form and evidence.

WHERE TO SEND – Unless otherwise instructed in accompanying correspondence, send to the Department of the Treasury, Bureau of the Public Debt, using the appropriate address below:

- Series H or Series HH savings bonds – PO Box 2186, Parkersburg, WV 26106-2186
- Definitive (paper) savings bonds – PO Box 7012, Parkersburg, WV 26106-7012
- Book-entry savings bonds and marketable securities held in TreasuryDirect – PO Box 7015, Parkersburg, WV 26106-7015
- Marketable securities held in Legacy Treasury Direct – PO Box 426, Parkersburg, WV 26106-0426
- Definitive (paper) marketable securities – PO Box 426, Parkersburg, WV 26106-0426

NOTICE UNDER PRIVACY ACT AND PAPERWORK REDUCTION ACT

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a Social Security Number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 30 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND completed form to this address; send to the appropriate address shown in "WHERE TO SEND" in the Instructions.**

For official use only: Customer Name _____	Customer No. _____
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PD F 1522 E
 Department of the Treasury
 Bureau of the Public Debt
 (Revised July 2011)

SPECIAL FORM OF REQUEST FOR PAYMENT OF
 UNITED STATES SAVINGS AND RETIREMENT
 SECURITIES WHERE USE OF A DETACHED
 REQUEST IS AUTHORIZED

OMB No. 1535-0004

FOR OFFICIAL USE ONLY
 TRANSFER MONTH & YEAR ____/____
 FISCAL AGENT CODE _____

Visit us on the Web at
www.treasurydirect.gov

IMPORTANT: Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment.
 PRINT IN INK OR TYPE ALL INFORMATION

1. DESCRIPTION OF BONDS
 I am the owner or person entitled to payment of the securities described below, which bear the name(s) of _____
Denise Doe

ISSUE DATE	SERIAL NUMBER	ISSUE DATE	SERIAL NUMBER	ISSUE DATE	SERIAL NUMBER
02/84	C430601301EE				

(If you need more space, attach either a PD F 3500, a plain sheet of paper, or a photocopy.)

2. REQUEST FOR PAYMENT
 I request that the described bonds be redeemed and payment be made in the form of a check.
 direct deposit.

To the extent of: _____
(Complete this line only if partial redemption and reissue of the remainder is desired or if the signer is entitled only to a portion of the bonds listed. See Item 2 in the Instructions.)

 (Social Security Number of Payee) OR _____
 (Employer Identification Number of Payee)

3. DELIVERY INSTRUCTIONS *(Read Item 3 in the Instructions before completing this section and complete only Item 3A or 3B.)*

A. Please mail my redemption check to:

_____ (Name)

_____ (Number and Street, Rural Route, or P.O. Box) _____ (City) _____ (State) _____ (ZIP Code)

B. Please deposit my funds directly, as authorized below:

 (Name/Names on the Account)

 (Depositor's Account No.) Type of Account: Checking Savings

Bank Routing No.: _____ 219063220 _____

 (Financial Institution's Name) _____
 Bank USA (666) 222-5555
 (Phone No.)

4. SIGNATURE

You must wait until you are in the presence of a certifying officer to sign this form.

Sign Here: _____ <small>(Signature)</small>	Denise Doe <small>(Print Name)</small>
Home Address _____ <small>(Number and Street, Rural Route, or P.O. Box)</small>	Denise@Doe.net <small>(E-mail Address)</small>
Sometown IL 12345 <small>(City) (State) (ZIP Code)</small>	666-123-4567 <small>(Daytime Telephone Number)</small>

Sign Here: _____ <small>(Signature)</small>	_____ <small>(Print Name)</small>
Home Address _____ <small>(Number and Street, Rural Route, or P.O. Box)</small>	_____ <small>(E-mail Address)</small>
_____ <small>(City) (State) (ZIP Code)</small>	_____ <small>(Daytime Telephone Number)</small>

Instructions to Certifying Officer:

1. Name of person who appeared and date of appearance **MUST** be completed.
2. Medallion stamps require an original signature.
3. Person(s) must sign in your presence.
4. Complete "RESERVED FOR IDENTIFICATION NOTATIONS" on next page and read the instructions that follow it.

I CERTIFY that DENISE DOE, whose identity is known or was
(Name of Person Who Appeared)

proven to me, personally appeared before me this 10 day of JULY 2011,
(Month/Year)

at SOMETOWN, IL, and signed this form.
(City/State)

Jane Smith, AVP
(Signature and Title of Certifying Officer)

BANK USA
(Name of Financial Institution)

55 1st STREET
(Address)

(Notary certification is NOT acceptable.) SOMETOWN, IL 12345 111-222-3333
(City / State / ZIP Code) (Telephone)

I CERTIFY that _____, whose identity is known or was
(Name of Person Who Appeared)

proven to me, personally appeared before me this _____ day of _____,
(Month/Year)

at _____, and signed this form.
(City/State)

(Signature and Title of Certifying Officer)

(Name of Financial Institution)

(Address)

(Notary certification is NOT acceptable.) _____
(City / State / ZIP Code) (Telephone)

RESERVED FOR IDENTIFICATION NOTATIONS

Customer Account Number and Date Established: 987654321, 3/78 Document(s) - Description: _____

Identified by (Signature and Address): _____

INSTRUCTIONS TO CERTIFYING OFFICER

Each person appearing before you must establish identification by positive and reliable evidence before this form is signed, unless he or she is personally known to you. Place an adequate notation above or on a separate record, showing exactly how identification was established. A notation is adequate if it is sufficiently detailed to permit, at a later date, a determination of the exact identification actually used. You and the organization will be held fully responsible for the adequacy of the identification.

The signatures to the request must be executed in your presence. Fully complete and sign the certification form provided for your use for each signature you witness.

If you are an employee (rather than an officer) authorized to certify signatures, insert the words "Authorized Signature" in the space provided for the title. Insert the place and date, as required on the form, and impress the seal of your organization.

INSTRUCTIONS

USE OF FORM – Use this form to request payment of United States Savings Bonds, Savings Notes, Retirement Plan Bonds, and Individual Retirement Bonds.

WHO MAY COMPLETE – This form may be completed by the owner, coowner, surviving beneficiary, or legal representative of the estate of a deceased or incompetent owner, persons entitled to the estate of a deceased registrant, or such other persons who may be entitled to payment under the regulations governing United States Savings Bonds. A minor may sign this form if, in the opinion of the certifying officer, he or she is of sufficient competency to understand the nature of the transaction. (See "CERTIFICATION" below.) An incompetent person may not sign this form.

COMPLETION OF FORM – Print clearly in ink or type all information requested.

ITEM 1. DESCRIPTION OF BONDS – Provide the name(s) of the person(s) shown in the inscription of the bonds for which payment is requested. Describe the bonds by issue date and serial number. If you need more space, attach either a PD F 3500, a plain sheet of paper, or a photocopy.

ITEM 2. REQUEST FOR PAYMENT

- Mark the appropriate box to indicate whether you want to be paid by check or direct deposit.
- If the signer is entitled to a distributive share of the listed bonds or if partial redemption of bonds and reissue of the remainder is desired, that fact must be shown on the line provided. Check the box "to the extent of" and insert "\$ _____ (face amount) and reissue of the remainder." If such bonds have not reached final maturity, partial redemption at the current redemption value will be made in amounts corresponding to authorized denominations and the remainder will be reissued showing the original issue date(s). If such bonds have reached final maturity, partial redemption is not permitted and, in this event, full payment will be made.
- The payee's Taxpayer Identification Number **must** be provided. Furnish the Social Security Number if the payee is an individual. If an estate is involved and IRS has assigned an Employer Identification Number, provide that number.
- *Please verify account information for accuracy and legibility to avoid a delay in deposit.*

ITEM 3. DELIVERY INSTRUCTIONS

- If payment is to be made by check, furnish in Item 3A the name and address where the check is to be mailed.
- For payment by direct deposit, complete Item 3B. Furnish the name(s) on the account, the account number, the type of account, and the financial institution's name, the routing/transit number which identifies the institution, and the institution's phone number. You may need to contact the financial institution to obtain the routing number.

ITEM 4. SIGNATURE – The person(s) requesting payment of the bonds must sign the form in ink, print his or her name, and provide his or her address, daytime telephone number, and if applicable, e-mail address. If the name of a person requesting payment has been changed by marriage or in any other legal manner from the name in the inscription of the bonds, the signature to the request for payment must show both names and the manner in which the change was made; for example, "Miss Mary T. Jones now by marriage Mrs. Mary T. Smith." (See "CERTIFICATION" below.)

CERTIFICATION – The person(s) requesting payment of the bonds must appear before and establish identification to the satisfaction of an officer authorized to certify requests for payment of United States Savings Bonds and sign the request in the presence of the officer. If a minor signs the forms, the officer must be satisfied that the minor is of sufficient competency to understand the nature of the transaction. Authorized certifying officers are available at financial institutions, including credit unions, in the United States. For a complete list of such officers, see Department of the Treasury Circulars, No. 530 and Public Debt Series Nos. 3-80 and 2-98.

WHERE TO SEND – Send this form and the bonds, as well as any other appropriate forms and evidence, to:

Treasury Retail Securities Site
PO Box 214
Minneapolis, MN 55480-0214
800-553-2663

NOTICE UNDER PRIVACY ACT AND PAPERWORK REDUCTION ACT

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The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 15 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND a completed form to this address; send to the address in "WHERE TO SEND" in the instructions.**

For official use only: Customer Name _____	Customer No. _____
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PD F 1849 E
Department of the Treasury
Bureau of the Public Debt
(Revised March 2008)

**DISCLAIMER AND CONSENT WITH RESPECT TO
UNITED STATES TREASURY SECURITIES**

OMB No. 1535-0113

1. DESCRIPTION OF SECURITIES

TITLE OF SECURITY	ISSUE DATE	FACE/PAR AMOUNT	BOND NO. OR ACCOUNT NO.	REGISTRATION
PAPER SERIES I BOND	12/01/06	\$1,000	M432621944	123-45-6789
				LESTER L LEWIS
				123 1ST ST, MAINTOWN, FL 32960
				OR KATHERINE K KELLY

(If more space is needed, use the continuation sheet on page 2.)

2. DISCLAIMER AND CONSENT

I disclaim all my right, title, and interest in and to the securities described on this form and consent to the payment, refund of purchase price, transfer, reissue, or other disposition of them by:

KATHERINE K KALINE _____
(Name)

321 MAIN ST, COLUMBO, OH 67890 _____
(Address)

My disclaimer and consent are given for the following reason(s):

THE INTENDED CO-OWNER WAS KATHERINE K KALINE

3. SIGNATURE AND CERTIFICATION

You must wait until you are in the presence of a certifying officer to sign this form.

Sign Here: → <u>Katherine K Kelly</u> <small>(Signature of Owner)</small>	<u>KATHERINE K KELLY</u> <small>(Printed Name)</small>
<u>321 2ND AVENUE, SOMETOWN, FL 32861</u> <small>(Address)</small>	
<u>134-11-6789</u> <small>(Social Security Number)</small>	
<small>(Daytime Telephone Number)</small>	<small>(E-Mail Address, if Applicable)</small>

Certifying Officer - The individual must sign in your presence. You must complete the certification and affix your stamp or seal.

I CERTIFY that <u>Katherine K Kelly</u> , whose identity is known or was proven to me, personally appeared before me this <u>5</u> day of <u>January</u> , <u>2008</u> <small>(Month) (Year)</small>	
at <u>Sometown</u> <u>FL</u> , and signed this form. <small>(City) (State)</small>	<u>Jane Doe AUP</u> <small>(Signature and title of certifying officer)</small>
(OFFICIAL STAMP OR SEAL)	<u>One Bank 55 Main St</u> <small>(Number and Street or Rural Route)</small>
	<u>Sometown FL 32862</u> <small>(City) (State) (ZIP Code)</small>

Continuation of description of securities in Item 1:

TITLE OF SECURITY	ISSUE DATE	FACE/PAR AMOUNT	BOND NO. OR ACCOUNT NO.	REGISTRATION

(If more space is needed, use a continuation sheet and attach it to the form.)

INSTRUCTIONS

USE OF FORM – Use this form to disclaim your right, title, and interest to United States Treasury Securities and consent to the payment, refund of purchase price, transfer, reissue, or other disposition of them by another person.

- A minor or person under legal disability may **not** complete this form.

ATTACHMENTS – If more space is needed for any item, use a plain sheet of paper and attach to the form.

COMPLETION OF FORM – Print clearly in ink or type all information requested.

ITEM 1. Describe the securities.

ITEM 2. Show the name and address of the person to whom you are conveying your interest in the securities. Give the reason(s) you are disclaiming your right, title, and interest in the securities and consenting to the payment, refund of purchase price, transfer, reissue, or other disposition of them by another person.

ITEM 3. You must sign the form in ink, print your name, and provide your home address, social security number, daytime telephone number, and, if applicable, e-mail address. Your signature must be certified (see **CERTIFICATION** below).

CERTIFICATION – You must appear before and establish identification to the satisfaction of an authorized certifying officer and sign the form in the officer's presence. The certifying officer must fully complete the certification form provided and affix the seal or stamp which is used when certifying requests for payment. Authorized certifying officers are available at most financial institutions, including credit unions. For a complete list of such officers, see Department of the Treasury Circulars, Nos. 300 and 530, or Public Debt Series, Nos. 3-80 and 2-98.

WHERE TO SEND – Unless otherwise instructed in accompanying correspondence, send the completed form and the securities, if any, as well as any other evidence and forms to the Department of the Treasury, Bureau of the Public Debt, using the addresses listed below:

- **Definitive (paper) savings bonds** – PO Box 7012, Parkersburg, WV 26106-7012.
- **Marketable securities** – PO Box 426, Parkersburg, WV 26106-0426.

PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE

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The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary, however, without the information Public Debt may be unable to process transactions.

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We estimate it will take you about 06 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND completed form to the above address; send to address shown in "WHERE TO SEND" above.**

For official use only: Customer Name	Customer No.
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PD F 1851 E
Department of the Treasury
Bureau of the Public Debt
(Revised February 2011)

**REQUEST TO REISSUE UNITED STATES
SAVINGS BONDS TO A PERSONAL TRUST**

OMB No. 1535-0009

Visit us on the Web at www.treasurydirect.gov

IMPORTANT: Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment.

PRINT IN INK OR TYPE ALL INFORMATION

1. DESCRIPTION OF BONDS (Note: Savings bonds within one month of final maturity cannot be reissued.)
I/We request reissue of the bonds described below, in the amount of \$ 2,000 (face amount).

ISSUE DATE	FACE AMOUNT	BOND NUMBER	REGISTRATION <small>(Provide complete Social Security Number [for example, 123-45-6789] and names, including middle names or initials, on the bonds)</small>
02/97	1,000	M293172943EE	987-56-4321 Earl Wilson 4357 Hampton LN Dunkirk KY 14048 OR Judy Wilson
02/97	1,000	M293172944EE	

(If more space is needed, use a continuation sheet and attach it to this form.)

2. TRUST INFORMATION

- Taxpayer Identification Number assigned to the trust: 12-3456789
- *Grantor's name: Earl Wilson and Judy Wilson
- *Trustee's name: Earl Wilson and Judy Wilson
- Date the trust was created: March 27, 2002
- Name(s) of Beneficiary(ies), if an FBO trust: Bill Wilson and Sissy Wilson

** If more than one grantor or trustee, list all.*

3. NEW BOND INSCRIPTION

TAXPAYER IDENTIFICATION NUMBER: _____ <small>(Social Security Number assigned to trust)</small>	OR	12-3456789 <small>(Employer Identification Number assigned to trust)</small>
REGISTRATION: <u>Earl Wilson and Judy Wilson CO-TR</u>		
REGISTRATION: <u>U/D/T DTD 3-27-02</u>		
ADDRESS: <u>123 Hampton LN</u> <u>Dunkirk</u> <u>KY</u> <u>14048</u>		
<small>(Number and Street, Rural Route and Box, or PO Box)</small>		
<small>(City)</small>		
<small>(State)</small>		
<small>(ZIP Code)</small>		

Delivery Instructions (if different from that shown above):

(Name of Individual or Institution)
(Number and Street, Rural Route and Box, or PO Box)
(City)
(State)
(ZIP Code)

4. TAX LIABILITY NOTICE (Carefully read before completing Item 5.)

Upon the reissuance of savings bonds to a trust, you must include in your gross income any accumulated interest on the bonds, including any tax-deferred increment noted on Series HH bonds, if you have not already reported it, unless, under the grantor trust provisions of the Internal Revenue Code, you are treated as the owner of the portion of the trust represented by any tax-deferred accumulated interest on the reissued bonds. If you are treated as the owner of that portion, the accumulated interest continues to be your income rather than that of the trust, and therefore, you may continue to defer reporting the interest earned each year. You must include the total accumulated interest in your gross income when the bonds are disposed of or finally mature, whichever is earlier. These rules apply if two conditions exist: 1) you are the owner of the portion of the trust represented by the tax-deferred accumulated interest, and 2) the bonds being reissued are either a) Series I bonds, b) Series EE bonds, or c) Series HH bonds you received in exchange for either Series EE bonds or Series E bonds or savings notes.

Generally, you will be treated as the owner of a trust that you have created to the extent that you retain certain powers over or interests in the trust. For example, you will be treated as the owner of the portion of the trust represented by any tax-deferred accumulated interest on the reissued bonds under the following circumstances:

- (1) You will be treated as the owner of a trust to the extent that you have an unconditional power to revest in yourself title to the trust assets. Thus, if you can, at your discretion, revoke all or part of the trust so that the bonds will be returned to you, you will be treated as the owner of the portion of the trust represented by any accumulated interest on the bonds.
- (2) If the trust instrument provides that the reissued bonds or the proceeds from the redemption or disposition of those bonds must be distributed to you or your spouse, or held or accumulated for future distribution to you or your spouse, you will be treated as the owner of the portion of the trust represented by any accumulated interest on the bonds. You will be treated as the owner in this circumstance irrespective of the terms of the trust.
- (3) You will be treated as the owner of a trust to the extent that you retain a power to control the beneficial enjoyment of property transferred to a trust. Thus, if you retain, under the terms of the trust instrument, an immediately exercisable power to determine, in your sole discretion, who will receive the bonds or the proceeds from the redemption or disposition of the bonds, then you will be treated as the owner of the portion of the trust represented by any accumulated interest.

The examples outlined above are illustrative only and they are not intended to cover all possible situations in which you could be treated as the owner of a trust or a portion of a trust. Furthermore, events can occur, such as the renunciation of a retained power or interest, which would cause you to cease being treated as the owner of a trust. If you are not sure whether you will be treated as the owner of a trust, you may request a letter ruling from the Internal Revenue Service. A request for a letter ruling should be sent to: **Internal Revenue Service, ATTN: CC: DOM: CORP: T, PO Box 7604, Ben Franklin Station, Washington, DC 20044.**

If you have questions concerning the information to be submitted in connection with a letter ruling request, you may call 202-622-7560.

5. TAX LIABILITY STATEMENT (This section must be completed.)

You must check box "a" or "b." (See "TAX LIABILITY NOTICE" above.)

"Interest" includes tax-deferred interest represented by tax legends on Series HH bonds as well as interest earned on Series EE or Series I bonds from the issue date until the date of reissue.

This statement will also apply to all future transactions requested by the same owner(s) or person(s) entitled to the same trust.

You must mark box "a" or "b" to indicate if you are the owner of the portion of the trust represented.

For Federal income tax purposes:

- a. I certify that I will be treated as owner of the portion of the trust represented by the tax-deferred accumulated interest on the bonds being reissued. *If this box is marked, the interest will be tax-deferred (interest will not be reported to the Internal Revenue Service as a result of the reissue).*
- b. I certify that I will not be treated as owner of the portion of the trust represented by the tax-deferred accumulated interest on the bonds being reissued. *If this box is marked, interest will be reported to the Internal Revenue Service for the taxable year in which the bonds were reissued to the trust. A 1099-INT will be generated for the Social Security Number specified.*

If "b" is checked and the bonds are in coownership form (e.g., "John Smith OR Jane Smith"), complete the following:

(Name of principal coowner)

(Social Security Number)

is the principal coowner of any bonds registered in coownership form submitted. He or she is responsible for any tax liability resulting from the reissue transaction requested. (A principal coowner is a coowner who (1) purchased the bonds with his or her own funds or (2) received them as a gift, inheritance or legacy, or as a result of judicial proceedings, and has them reissued in coownership form, provided he or she has received no contribution in money or money's worth for designating the other person as coowner on the bonds.

The interest will be reported to the Internal Revenue Service, and a 1099-INT will be generated for the Social Security Number specified above.

6. SIGNATURES	
<p>Under penalty of perjury, I, the undersigned grantor (creator) of the trust, certify that the above Taxpayer Identification Number assigned to the trust is correct. If Series HH bonds are involved, I certify that I am not subject to backup withholding either (i) because I have not been notified that I am subject to backup withholding (as a result of a failure to report all interest or dividends), or (ii) because I have been notified by the Internal Revenue Service that I am no longer subject to backup withholding. I further certify that the trust estate is not subject to backup withholding for one of the preceding reasons. If the trust was created by some person other than the owner or coowners, the trustee must furnish an IRS Form W-9. (See "ADDITIONAL REQUIREMENTS FOR REISSUE OF SERIES HH BONDS" in the instructions.)</p>	
<p><i>You must wait until you are in the presence of a certifying officer to sign this form.</i></p>	
<p>Sign Here: ⇒ <u><i>Earl Wilson</i></u> (Signature of Owner or Principal Coowner)</p>	<p><u>Earl Wilson</u> (Print Name)</p>
<p>Home Address: <u>4357 Hampton LN</u> (Number and Street, Rural Route and Box, or PO Box)</p> <p><u>Dunkirk KY 14048</u> (City) (State) (ZIP Code)</p>	<p><u>987-65-4321</u> (Social Security Number)</p> <p><u>555-222-3333</u> (Daytime Telephone Number)</p>
<p>Sign Here: ⇒ <u><i>Judy Wilson</i></u> (Signature of Coowner or Beneficiary)</p>	<p><u>Judy Wilson</u> (Print Name)</p>
<p>Home Address: <u>4357 Hampton LN</u> (Number and Street, Rural Route and Box, or PO Box)</p> <p><u>Dunkirk KY 14048</u> (City) (State) (ZIP Code)</p>	<p><u>999-88-7777</u> (Social Security Number)</p> <p><u>555-222-3333</u> (Daytime Telephone Number)</p>
<p>Instructions to Certifying Officer:</p> <ol style="list-style-type: none"> Name of person(s) who appeared and date of appearance MUST be completed. Medallion stamps require an original signature. Person(s) must sign in your presence. NOTE: To certify a second signature, use the next page. 	
<p>I CERTIFY that <u>EARL WILSON</u>, whose identity is known or was (Name of Person Who Appeared)</p> <p>proven to me, personally appeared before me this <u>27</u> day of <u>December 2011</u>, (Month / Year)</p> <p>at <u>DUNKIRK KY</u>, and signed this form. (City / State)</p>	
<p>(OFFICIAL STAMP OR SEAL)</p>	<p><u><i>Jane Doe, AVP</i></u> (Signature and Title of Certifying Officer)</p> <p><u>BANK USA</u> (Name of Financial Institution)</p> <p><u>123 MAIN ST</u> (Address)</p> <p><u>DUNKIRK KY 14048</u> (City / State / ZIP Code)</p> <p><u>111-222-3333</u> (Telephone)</p>
<p>ACCEPTABLE CERTIFICATIONS: Financial institution's official seal or stamp (such as corporate seal, signature guaranteed stamp, or medallion stamp). Brokers must use a medallion stamp.</p> <p>(Notary certification is NOT acceptable.)</p>	

I CERTIFY that JUDY WILSON, whose identity is known or was
(Name of Person Who Appeared)

proven to me, personally appeared before me this 27 day of DECEMBER 2011,
(Month / Year)

at DUNKIRK KY, and signed this form.
(City / State)

(OFFICIAL STAMP
OR SEAL)

Jane Doe, AVP
(Signature and Title of Certifying Officer)

BANK USA
(Name of Financial Institution)

123 MAIN ST
(Address)

DUNKIRK, KY 4048
(City / State / ZIP Code)

111-222-3333
(Telephone)

ACCEPTABLE CERTIFICATIONS: Financial institution's official seal or stamp (such as corporate seal, signature guaranteed stamp, or medallion stamp). Brokers must use a medallion stamp.

(Notary certification is NOT acceptable.)

INSTRUCTIONS

USE OF FORM – Complete this form to reissue United States Savings Bonds to a personal trust created by:

- a. The owner, both coowners, or either coowner
- b. Some other person, provided the owner or a coowner is a beneficiary of the trust
- c. For Series EE bonds or Series HH bonds, some other person, provided a beneficiary of the trust is related by blood (including legal adoption) or marriage to the owner or a coowner

"Personal trust" as used in this form is a trust established by natural persons in their own right for the benefit of themselves or other natural persons in whole or in part, and common trust funds comprised in whole or in part of such estates. A bank, trust company, or other financial institution, appointed as trustee of a personal trust, should submit PD F 1455 with this form if the bonds are to be reissued in its name as trustee of its common trust fund.

This form should not be completed by a person under any legal disability, except for a minor of sufficient competency to sign the request and to understand the nature of the transaction.

COMPLETION OF FORM – Print clearly in ink or type all information requested. *If more space is needed for any item, use a plain sheet of paper and attach it to this form.*

ITEM 1. DESCRIPTION OF BONDS – Fill in the total face amount of the bonds for which reissue is being requested. Fully describe the bonds in their present form of registration.

ITEM 2. TRUST INFORMATION – Provide the Taxpayer Identification Number assigned to the trust, the name of the grantor, the name of the trustee, the date the trust was created, and the name of any beneficiary of the trust (if the trust is an FBO trust). If more than one grantor or trustee, list all. This information will be used to ensure that the new bond inscription contains all appropriate information required by the governing regulations.

ITEM 3. NEW BOND INSCRIPTION

- Provide the Social Security Number or Employer Identification Number assigned to the trust.
- Show the name of the trustee, the name of the grantor, and the date the trust was created. If more than one trustee or grantor, list all. Show the name of any beneficiary(ies) of the trust (if the trust is an FBO trust). (Sample Registrations: "Tenth National Bank, trustee under agreement with Paul E. White, dated 2/1/02"; "Carl A. Black and Henry B. Green, trustees under agreement with Paul E. White, dated 2/1/02"; or "Paul E. White, trustee under declaration of trust dated 2/1/02 FBO Henry B. Green.")
- Show the mailing address for the trust. The bonds will be delivered to this address unless you provide different mailing instructions under "Delivery Instructions."
- Insert delivery instructions, if you don't want the bonds mailed to the address shown for the trust. Provide the name and address of the person or institution you want to receive them.

ITEM 4. TAX LIABILITY NOTICE – Carefully read this section before completing Item 5.

ITEM 5. TAX LIABILITY STATEMENT – After reading Item 4, "TAX LIABILITY NOTICE," you must mark box "a" or "b" in Item 5. Mark box "a" if you will be treated as the owner of the portion of the trust represented by the tax-deferred accumulated interest on the bonds being reissued. Mark box "b" if you will NOT be treated as owner of the portion of the trust represented by the tax-deferred accumulated interest on the bonds being reissued. "Interest" includes tax-deferred interest represented by tax legends on Series HH bonds, as well as interest earned on Series EE or Series I bonds from the issue date until the date of reissue.

ITEM 6. SIGNATURES – The completed form must be signed by the owner or both coowners. If any person whose signature is required is deceased, submit proof of his or her death, in the form of a certified copy of the death certificate.

Each person whose signature is required must sign the form in ink, print his or her name, and provide his or her home address, Social Security Number, and daytime telephone number. Each signature must be certified (see "CERTIFICATION" below).

CERTIFICATION – Each person whose signature is required must appear before and establish identification to the satisfaction of an authorized certifying officer. The signatures to the form must be signed in the officer's presence. The certifying officer must affix the seal or stamp, which is used when certifying requests for payment. Authorized certifying officers are available at financial institutions, including credit unions, in the United States. For a list of such officers, see Department of the Treasury Circulars, No 530, and Public Debt Series, Nos. 3-80 and 2-98.

ADDITIONAL REQUIREMENTS FOR REISSUE OF SERIES HH BONDS:

- If a grantor (creator) of the trust who signs this form has been notified by the Internal Revenue Service (IRS) that he or she is subject to backup withholding or if the IRS has notified appropriate persons that the trust estate is subject to backup withholding, the applicable statements immediately above the signature line to the effect that the owner, principal coowner, or trust is not subject to backup withholding should be crossed out. If the trust was created by some person other than the owner or coowners, the trustee must complete an IRS Form W-9 and submit it with this request for reissue. Forms W-9 are available at financial institutions in the United States and Internal Revenue Offices. These forms can also be found on the IRS website at www.irs.gov.
- The furnishing of direct deposit information is a condition of reissue of Series HH bonds bearing issue dates of October 1989 and thereafter. A direct deposit form, PD F 5396 or SF 1199A, must be completed for Series HH bonds dated October 1989 and thereafter which are submitted for reissue. The direct deposit form must be completed by a trustee providing the appropriate information for direct deposit of the semiannual interest payments. Forms SF 1199A are available at financial institutions in the United States. PD F 5396 is available for download on the Internet using the "Forms" link at www.treasurydirect.gov. The financial institution designated to receive the payment can assist in the completion of the direct deposit form.

ADDITIONAL EVIDENCE – We reserve the right in any particular case to require the submission of additional evidence.

WHERE TO SEND – Send the PD F 1851 and the bonds, as well as any other appropriate forms and evidence, to the Department of the Treasury, Bureau of the Public Debt, PO Box 7012, Parkersburg, WV 26106-7012.

NOTICE OF PRIVACY ACT AND PAPERWORK REDUCTION ACT

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a Social Security Number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 15 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND completed form to this address; send to the address shown in "WHERE TO SEND" in the instructions.**

For official use only: Customer Name	Customer No.
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PD F 1980 E
Department of the Treasury
Bureau of the Public Debt
(Revised August 2011)

**CHANGE OF ADDRESS AND/OR IDENTIFICATION OF ACCOUNT
FOR UNITED STATES REGISTERED SECURITIES**

OMB No. 1535-0064

1. PURPOSE OF FORM: I am the owner of the registered securities listed below and I am:

- Notifying you of my change of address. Describing holdings for identification of accounts.

2. DESCRIPTION OF SECURITIES:

TITLE OF SECURITY <small>(Identify securities by series, interest rate, type, call and maturity dates, as appropriate)</small>	FACE AMOUNT <small>(Denomination)</small>	SERIAL NUMBER	INSCRIPTION <small>(Exact inscription shown on the face of each security)</small>
Series HH	5000	V44757411	Sam Smith POD Sue Smith

3. TAXPAYER IDENTIFICATION NUMBER(S): (See the Instructions.)

123-45-6789 <small>(Social Security Number)</small>	Sam Smith <small>(Name to which number assigned)</small>
_____ <small>(Social Security Number)</small>	_____ <small>(Name to which number assigned)</small>
_____ <small>(Employer Identification Number)</small>	_____ <small>(Name to which number assigned)</small>

4. CHANGE OF ADDRESS INFORMATION:

Former address:

Sam Smith
(Name)

123 1st Ave Sometown MD 12345
(Number and street, rural route, or PO box) (City) (State) (ZIP Code)

New address:

Sam Smith
(Name)

234 2nd Ave Sometown MD 12345
(Number and street, rural route, or PO box) (City) (State) (ZIP Code)

5. SIGNATURE AND CERTIFICATION OF TAXPAYER IDENTIFICATION NUMBER:

Under penalty of perjury, I certify that:

1. The taxpayer identification number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), **and**
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) I have been notified by the Internal Revenue Service that I am no longer subject to backup withholding, **and**
3. I am a U.S. person (including a U.S. resident alien).

(Instructions - You must cross out Item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.)

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Sign Here: ⇒ Sam Smith 123-456-7891
(Signature of registered owner, representative, or fiduciary) (Daytime Telephone No.)

INSTRUCTIONS

USE OF FORM – Use this form to give notice of a change of address or to describe holdings for identification of your account(s). Use this form for Series HH or Series H savings bonds and/or registered Treasury bonds and notes in definitive (paper) form.

WHO MAY COMPLETE THE FORM – The form must be completed by the registered owner or his or her representative.

COMPLETION OF FORM

- **ITEM 1.** Check the appropriate box to indicate the purpose of the form.
- **ITEM 2.** Furnish a complete description of the securities. If more space is needed, use a plain sheet of paper and attach it to this form.
- **ITEM 3.** Furnish the appropriate taxpayer identification number and the name to which it is assigned. The following rules must be observed when furnishing the number:
 - If the securities are inscribed in the name of one person as owner, with or without a beneficiary, furnish the owner's Social Security Number. If known, the Social Security Number of the beneficiary may also be furnished.
 - If the securities are inscribed in the names of two persons as coowners, furnish the Social Security Number of the first coowner. If known, the Social Security Number of the second coowner may also be furnished.
 - If the securities are inscribed in the name of a guardian, custodian, or similar representative of the estate of a minor, incompetent, or other ward as owner, furnish the Social Security Number of the minor, incompetent, or other ward.
 - If the securities are inscribed other than in the name of a natural person (in the name of an executor, administrator, trustee, corporation, association, partnership, etc.) furnish the Taxpayer Identification Number assigned to the estate.
- **ITEM 4.** If you're notifying us of a change of address, provide your former address and your new address. **Failure to provide prompt notice of a change of address could result in the nonreceipt of an interest check or Form 1099-INT.**
- **ITEM 5.** Carefully read the statement and certify that you are not subject to backup withholding, if appropriate. If you are subject to backup withholding, you must strike through Item 2 of this section. Sign the form and provide your daytime telephone number. The signature of a registered owner should be in the same form as that appearing on the bonds. The signature of a representative or fiduciary must be in the same form as that shown in the court papers or other evidence of authority and must be followed by the proper title and reference to the estate or trust, as for example, "John W. Smith, administrator of the estate of Henry L. Smith, deceased."

WHERE TO SEND

- For Treasury bonds or Treasury notes, send the form to:
Bureau of the Public Debt, PO Box 426, Parkersburg, WV 26106-0426.
- For Series HH or H bonds, unless otherwise instructed send the form to:
Treasury Retail Securities Site, PO Box 214, Minneapolis, MN 55480-0214. (Phone: 800-553-2663.)

NOTICE UNDER THE PRIVACY ACT AND PAPERWORK REDUCTION ACT

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a Social Security Number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 06 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND the completed form to this address; send the form to the appropriate address shown in "WHERE TO SEND" above.**

For official use only: Customer Name	Customer No.
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PD F 2513 E
Department of the Treasury
Bureau of the Public Debt
(Revised February 2011)

**APPLICATION BY VOLUNTARY GUARDIAN OF
INCAPACITATED OWNER OF UNITED STATES
SAVINGS BONDS OR SAVINGS NOTES**

OMB No. 1535-0036

**IMPORTANT: Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment.
PRINT IN INK OR TYPE ALL INFORMATION**

1. Certificate of Qualification

I, Mary Johnson, of full age and residing at
(Name of Applicant)
123 Narrow Way Sometown MN 12345, certify all the following:
(Number and Street, Rural Route and Box, or P.O. Box) (City) (State) (ZIP Code)

The owner of the bonds or notes, Martha Smith, is an adult.
(Name of Owner)

His or her Social Security Number is: 123-45-6789.
(Social Security Number)

He or she resides at: 123 Narrow Way Sometown MN 12345.
(Number and Street, Rural Route and Box, or P.O. Box) (City) (State) (ZIP Code)

He or she is mentally incapacitated and can't handle his or her own affairs.
No legal guardian or similar representative has been appointed for the incapacitated person's estate by any court, no person is otherwise qualified to act, and no qualification for such appointment is pending.
The incapacitated person is the registered owner of, or the person entitled to, the United States Savings Bonds or United States Savings Notes listed in Item 2 below.

2. Description of Bonds and Notes

ISSUE DATE	BOND or NOTE NUMBER	ISSUE DATE	BOND or NOTE NUMBER	ISSUE DATE	BOND or NOTE NUMBER
08/94	M178122931EE				

(If more space is needed, use a separate sheet and attach it to this form.)

3. Nature of Request

- I request that I be recognized as voluntary guardian of the incapacitated person, and in such capacity I further request:
- A. Payment of the above-listed bonds or notes. I certify the redemption value of ALL savings bonds plus the redemption value of ALL savings notes belonging to the incompetent at the time of this application does not exceed \$20,000.
 - B. Reinvestment of matured Series E bonds for Series EE bonds. Any proceeds not reinvested will be used for the incapacitated person's benefit. (PD F 5263 must be completed and submitted. You can order the form [here](#).)
 - C. Payment of interest due or payable on Series H or Series HH bonds listed above. I agree that I will notify Public Debt if the incapacitated person dies or is restored to competency, or if a legal guardian or similar representative of the incapacitated person's estate is appointed or otherwise legally qualified.
 - D. Issuance of substitutes for the above-described bonds upon my application and submission of satisfactory proof of loss, theft, or destruction. (PD F 1048 must be completed and submitted.) (Note: Savings bonds within one month of final maturity cannot be reissued.)
 - E. Release of confidential information on savings bonds or savings notes on which the incapacitated person is named owner or coowner, or to which he or she has become entitled.

4. Supporting Information

In support of the above request(s), I declare that my answers to the following questions and the other information given below are true and complete, to the best of my knowledge and belief.

- A. (1) What is your relationship to the incapacitated person? Daughter
- (2) Are you contributing to his or her care and support? YES NO
- (3) Are any other persons or agencies contributing? YES NO
- If YES, please give names and addresses on the next page.

Other contributors NAME ADDRESS

B. Describe the incapacitated person's disability: **Dementia**
 Has he or she been declared mentally incompetent by a court or governmental agency? YES NO
 (Proof of incompetency is required – see Item 4B in the Instructions.)

C. Is the incapacitated person a patient in a hospital or other institution operated by a federal, state, or other governmental agency?
 YES NO If YES, furnish the agency's name and address:

D. Does the incapacitated person own any savings bonds or savings notes in addition to those described on this form?
 YES NO If YES, list the additional holdings by issue date, face amount, serial number, and registration on a separate sheet of paper and attach it to this form.

5. Signatures and Certification

Applicant - You must wait until you are in the presence of a certifying officer to sign this form.

I petition the Secretary of the Treasury for completion of the transactions requested above as authorized by law, and if such requests are granted, hereby acknowledge and agree that the proceeds will be used for the benefit and support of the incapacitated person. Upon approval of the requested transactions, I bind myself, my heirs, executors, administrators, successors and assigns, jointly and severally, to hold the United States harmless as the result of any claim by any other parties having, or claiming to have, interests in the bonds or notes and, upon demand by the Department of the Treasury, to indemnify unconditionally the United States and to repay the Department of the Treasury all sums of money which the Department may pay to me as voluntary guardian, including any interest, administrative costs and penalties, or losses incurred as a result of such payment. I declare under penalty that I have not knowingly furnished any false, fictitious, or fraudulent information.

Sign Here: _____ **Mary Johnson**
(Signature of Applicant) (Type or Print Name)

_____ **987-65-4321** **333-111-2222**
(Social Security Number) (Daytime Telephone Number) (E-Mail Address)

Instructions to Certifying Officer:
 1. Name of person(s) who appeared and date of appearance **MUST** be completed.
 2. Medallion stamps require an original signature.
 3. Person(s) must sign in your presence.

I CERTIFY that MARY JOHNSON, whose identity is known or was
(Name[s] of Persons Who Appeared)
 proven to me, personally appeared before me this 13th day of December 2011,
(Month / Year)
 at SOMETOWN MN, and signed this form.
(City / State)

(OFFICIAL STAMP OR SEAL)

Gene Doe AVP
(Signature and Title of Certifying Officer)
BANK USA
(Name of Financial Institution)
123 MAIN ST
(Address)
SOMETOWN MN 12345
(City / State / ZIP Code)
111-555-6666
(Telephone)

ACCEPTABLE CERTIFICATIONS: Financial institution's official seal or stamp (such as corporate seal, signature guaranteed stamp, or medallion stamp). Brokers must use a medallion stamp.
 (Notary certification is NOT acceptable.)

Consents of other contributors - You must wait until you are in the presence of a certifying officer to sign this form.

NOTE: For more than two signatures, use this form and the form "Certification Attachment" (PD F 2778-1).

I (We) consent to the action(s) requested in this application.

Sign here: _____
(Signature)

(Number and Street, Rural Route and Box, or P.O. Box)

(City) (State) (ZIP Code)

Sign here: _____
(Signature)

(Number and Street, Rural Route and Box, or P.O. Box)

(City) (State) (ZIP Code)

Instructions to Certifying Officer:

1. Name of person(s) who appeared and date of appearance **MUST** be completed.
2. Medallion stamps require an original signature.
3. Person(s) must sign in your presence.

I CERTIFY that _____, whose identity is known or was
(Name of Person Who Appeared)
proven to me, personally appeared before me this _____ day of _____,
(Month / Year)
at _____, and signed this form.
(City / State)

(OFFICIAL STAMP
OR SEAL)

(Signature and Title of Certifying Officer)

(Name of Financial Institution)

(Address)

(City / State / ZIP Code)

(Telephone)

ACCEPTABLE CERTIFICATIONS: Financial institution's official seal or stamp (such as corporate seal, signature guaranteed stamp, or medallion stamp). Brokers must use a medallion stamp.

(Notary certification is NOT acceptable.)

I CERTIFY that _____, whose identity is known or was
(Name of Person Who Appeared)
proven to me, personally appeared before me this _____ day of _____,
(Month / Year)
at _____, and signed this form.
(City / State)

(OFFICIAL STAMP
OR SEAL)

(Signature and Title of Certifying Officer)

(Name of Financial Institution)

(Address)

(City / State / ZIP Code)

(Telephone)

ACCEPTABLE CERTIFICATIONS: Financial institution's official seal or stamp (such as corporate seal, signature guaranteed stamp, or medallion stamp). Brokers must use a medallion stamp.

(Notary certification is NOT acceptable.)

INSTRUCTIONS

USE OF FORM – Use this form to request transactions involving United States Savings Bonds or United States Savings Notes owned by a mentally incapacitated person for whose estate no legal guardian or similar representative has been or is to be appointed or is otherwise qualified, for the following purposes:

- To apply for payment, if the total value of all of the owner's bonds and notes does not exceed \$20,000 and the proceeds will be used for the benefit and support of the incapacitated person. The redemption value of the bonds and notes will be determined as of the date the request is received by the Bureau of the Public Debt.
- To apply for reinvestment of matured Series E bonds.
- To apply for payment of interest due on any Series H or Series HH bond registered in the incapacitated person's name.
- To apply for substitute bonds on behalf of an incapacitated owner on account of the loss, theft, or destruction of the originals.
- To apply for authority to receive confidential information to which the incapacitated person is entitled.

WHO MAY APPLY – Any relative who is actually supporting or otherwise looking after the affairs of the incapacitated person may apply or, if none, anyone who is a proper person to represent the incapacitated person's interests may apply.

COMPLETION OF FORM – Answer all questions and furnish all information called for. If you need more space for any item, use a plain sheet of paper and attach it to the form. Complete and attach any additional form necessary for the requested transaction.

ITEM 1. Furnish all information requested pertaining to yourself and the incapacitated person.

ITEM 2. List by issue date and number those savings bonds and savings notes to which the application relates. Furnish information on a separate sheet as to any other savings bonds or savings notes owned by the incapacitated person.

ITEM 3. Mark the appropriate box(es) to indicate the nature of your request.

A. PAYMENT - Mark this box to request payment of the incapacitated person's bonds and notes. The redemption value of all savings bonds plus the redemption value of all savings notes owned at the time of this application can't exceed \$20,000. If the total redemption value exceeds \$20,000, this form must not be used to request payment; instead, a legal representative must be appointed for the incapacitated person by the court having jurisdiction. If the bonds or notes to be redeemed have been lost, stolen, or destroyed, a [PD F 1048](#) must **also** be completed and submitted.

B. REINVESTMENT - Mark this box for reinvestment of matured Series E bonds for Series EE bonds. In applying for a reinvestment authorized by the governing regulations, the new bonds must be registered in the name of the incapacitated person followed by words showing voluntary guardianship, for example, "123-45-6789 John Jones under voluntary guardianship." A living coowner or beneficiary named on the bonds surrendered in the reinvestment transaction must be designated on the new bonds unless that person is a competent adult and he or she furnishes a certified statement consenting to the omission of his or her name. The rules and regulations in Department Circular, Public Debt Series No. 1-80, and on the applicable form, PD F 5263 ([order it](#)), must be followed. If the bonds to be reinvested have been lost, stolen, or destroyed, a [PD F 1048](#) must **also** be completed and submitted.

C. PAYMENT OF INTEREST - Mark this box for payment of interest on Series H or Series HH bonds now owned by the incapacitated person. You must agree that the interest now due or payable will be used for the benefit and support of the incapacitated person. You must also agree to notify Public Debt promptly if there is a change in the status of the incapacitated person. Interest on Series H or Series HH bonds **must** be paid by direct deposit to the owner's account at a financial institution. You must complete a direct deposit form, [PD F 5396](#) or SF 1199A, and submit it with this application. Forms SF 1199A are available at financial institutions in the United States. The financial institution designated to receive the payment can assist in the completion of the direct deposit form.

D. MISSING BONDS - Mark this box if you wish to obtain substitutes for bonds which have been lost, stolen, or destroyed. As voluntary guardian, you must also complete a [PD F 1048](#) and submit it with this application. If any other person is named on the bonds, he or she must join in signing the PD F 1048.

E. CONFIDENTIAL INFORMATION - Mark this box if you wish to obtain information on savings bonds or savings notes on which the incapacitated person is named owner or coowner, or to which he or she has become entitled.

ITEM 4. A. CONTRIBUTION – Show whether or not you are contributing to the incapacitated person's support. If other persons are also contributing to the incapacitated person's care and support, their consents must be secured if payment is being requested under Item 3A on page 1. Consent must be given in Item 5.

B. PROOF OF INCOMPETENCY - If a court has declared the bond or note owner legally incompetent to manage his or her affairs, you must furnish a copy of the court order, certified under seal of the court. If no such determination has been made, a statement must be furnished from the incapacitated person's attending physician, on the physician's professional stationery, describing briefly the bond or note owner's condition and indicating whether or not he or she is mentally competent to engage in business transactions. If the incapacitated person is a patient in a public institution, this statement may be made by the chief medical officer on the institution's official stationery.

C. CONSENT OF PUBLIC AUTHORITIES - If the incapacitated person is a patient in a hospital or other institution operated by a federal, state, or other governmental authority, and a charge is or may be made for the care given, the governmental agency must furnish a statement on official stationery by an authorized official having the duty to fix or collect such charge, consenting to the action requested. Such consent is required only if payment is requested under Item 3A on page 1.

D. INCOMPETENT'S OTHER HOLDINGS - If the incapacitated person owns United States Savings Bonds or United States Savings Notes other than those listed in Item 2 on this application, describe the additional bonds or notes by serial number, issue date, denomination, and registration. Do this on a separate sheet of paper and submit it with this application. This information is required only if payment is requested under Item 3A on page 1.

ITEM 5. Sign the form in ink, print your name, and provide your address, daytime telephone number, and e-mail address. The application must also be signed by contributors, if any. All signatures to the form must be properly certified. (See "CERTIFICATION" below.) If joining in the application is inconvenient for the contributors, their consents may be furnished on separate sheets of paper. The consents must be worded to refer specifically to the action being requested and must be properly signed and the signatures certified.

CERTIFICATION - Each person whose signature is required must appear before and establish identification to the satisfaction of an authorized certifying officer. The signatures to the form must be signed in the officer's presence. The certifying officer must affix the seal or stamp which is used when certifying requests for payment. Authorized certifying officers are available at banking institutions, including credit unions, in the United States. For a list of individuals authorized to act as certifying officers, see Department of the Treasury Circulars, No. 530, and Public Debt Series No. 3-80.

WHERE TO SEND - Send the application and any supporting evidence to the Department of the Treasury, Bureau of the Public Debt, PO Box 7012, Parkersburg, WV 26106-7012. If payment or reinvestment is requested, the bonds or notes must be submitted with the application.

NOTICE OF PRIVACY ACT AND PAPERWORK REDUCTION ACT

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH 31 relating to the public debt of the United States. The furnishing of a Social Security Number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 20 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND completed form to this address; send to the address shown in "WHERE TO SEND" in the instructions.**

For official use only: Customer Name	Customer No.
PD F 2966 E Department of the Treasury Bureau of the Public Debt (Revised May 2008)	SPECIAL BOND OF INDEMNITY BY PURCHASER OF UNITED STATES SAVINGS BONDS/NOTES INVOLVED IN A CHAIN LETTER SCHEME
OMB No. 1535-0062	
IMPORTANT: Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment.	
PRINT IN INK OR TYPE ALL INFORMATION	

KNOW ALL MEN BY THESE PRESENTS, that I, WILLIAM B FRANKLIN
(First Name) (Middle Name or Initial) (Last Name)
of 123 1ST AVE
(Number and Street or Rural Route)
SOMETOWN MI 12345 am held and firmly bound to the United States of America in the amount
(City) (State) (ZIP Code)
of FOUR HUNDRED DOLLARS (\$ 400.00)
(For Series E and Series I show seven times the face amount; for Series EE show four times the face amount of the savings bonds described below.)
to be paid to the United States of America; to which payment I bind myself, my heirs, legatees, executors, administrators, successors and assigns, jointly and severally, by this agreement.

WHEREAS, I present and surrender the following-described United States Savings Bonds to the United States Department of the Treasury:

ISSUE DATE	FACE AMOUNT	BOND NUMBER	INSCRIPTION <small>(Provide complete Social Security number [for example, 123-45-6789], names, including middle names or initials, and addresses on the bonds.)</small>
03/01/94	50	L240988114EE	123-45-6789
03/01/94	50	L240988115EE	HERALDO BULLOCK 3610 BIRDSNEST WAY SOMETONW MI 12345
<small>(If you need more space, use the continuation sheet on page 2.)</small>			

AND WHEREAS, I allege under penalty of perjury that I purchased these bonds with my funds with the intention of participating in a chain letter scheme, and I later discovered that participation in such a scheme violates certain laws and regulations of the United States if the mails were used and might violate state laws even if the mails were not used;

AND WHEREAS, under these circumstances, I do not wish to participate in the scheme and hereby request that the United States REFUND THE PURCHASE PRICE of these bonds;

AND WHEREAS, the Secretary of the Treasury has authorized the REFUND OF THE PURCHASE PRICE of these bonds, if I furnish satisfactory evidence that I am the purchaser of the bonds, and if I furnish a bond of indemnity without surety to the United States of America in the above amount;

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, that if I, my heirs, legatees, executors, administrators, successors or assigns, or any of them, will indemnify and save harmless the United States from any claim on account of these bonds and interest thereon, and from any and all losses which the United States may sustain as a result of any such other claim, and shall repay to the United States all sums of money which the United States may pay on the account of these bonds and interest thereon, with interest, administrative costs, and penalties, then this obligation will be void, otherwise it will remain in full force and effect.

You must wait until you are in the presence of a certifying officer to sign this form.

Sign Here	<u>William B Franklin</u> <small>(Signature of obligor - must agree with name in first paragraph)</small>	<u>WILLIAM B FRANKLIN</u> <small>(Print Name)</small>
Home Address	<u>123 1ST AVE</u> <small>(Number and Street or Rural Route)</small>	<u>456-78-9012</u> <small>(Social Security Number)</small>
SOMETOWN MI 12345 <small>(City) (State) (ZIP Code)</small>		<u>(555) 555-5555</u> <small>(Daytime Telephone Number)</small>

Certifying Officer - The individual must sign in your presence. Complete the certification and affix your stamp or seal.

I CERTIFY that William B Franklin, whose identity is known or was proven to me, personally appeared before me this 25th day of July, 2008
(City) (State) (Month) (Year)
at Sometown MI, and signed this form.
(City) (State)

(OFFICIAL STAMP OR SEAL)

John Doe Head Cashier
(Signature and Title of Certifying Officer)
Bank USA 123 Main St
(Number and Street or Rural Route)
Sometown MI 12345
(City) (State) (ZIP Code)

Continuation of description of bonds:

ISSUE DATE	FACE AMOUNT	BOND NUMBER	INSCRIPTION (Provide complete Social Security number [for example, 123-45-6789], names, including middle names or initials, and addresses on the bonds.)

(If you need more space, use a continuation sheet and attach it to the form.)

INSTRUCTIONS

"Bonds" in these instructions refers to savings bonds, savings notes, retirement plan bonds, and individual retirement bonds.)

USE OF FORM - Use this form to apply for refund of purchase price of United States Savings Bonds purchased in connection with a chain letter scheme.

- Furnish your full name including first name, middle name or initial, and last name.
- Show your complete mailing address.
- Enter the amount of the bond of indemnity, in alphabetical and numerical form. The amount necessary depends on the type of bond involved. Series EE, Series E, and Series I bonds may earn interest beyond their original maturity date. As a result, the bond of indemnity must be in an amount four times the face amount of the Series EE bonds and seven times the face amount of the Series E and Series I bonds listed on the form. For example, for a \$50 Series EE bond, the amount must be shown as "TWO HUNDRED DOLLARS" (\$200.00) and for a \$50 Series E or Series I bond, the amount must be shown as "THREE HUNDRED FIFTY DOLLARS" (\$350.00).
- Describe the bonds.
- Sign the form, show your mailing address, social security number, and daytime telephone number. (See the next section regarding proper certification.)

CERTIFICATION

Person Who Signs Form

- You must appear before and establish identification to the satisfaction of an authorized certifying officer and sign in the presence of that officer. Authorized certifying officers are available at financial institutions, including credit unions, in the United States. For a complete list of such officers, see Department of the Treasury Circulars, No. 530, and Public Debt Series Nos. 3-80 and 2-98.

Certifying Officer

- The person appearing before you must establish identification by positive and reliable evidence before this form is signed, unless he/she is personally known to you. You must complete and sign the certification form and affix the seal or stamp required in certifying requests for payment.

ADDITIONAL EVIDENCE

You must provide evidence that you purchased the bonds. Such evidence includes a copy of the purchase order; a statement from the issuing agent that accepted the order; the canceled check used to purchase the bond; or a copy of the chain letter bearing your name. If the evidence shows that someone else was the purchaser of the bonds and you obtained possession from that person, you will also be expected to furnish a notarized statement from the original purchaser to establish the circumstances under which he/she delivered the bonds.

WHERE TO SEND - Send the PD F 2966, bonds, proof of purchase, and any other appropriate evidence, to the Department of the Treasury, Bureau of the Public Debt, PO Box 7012, Parkersburg, WV 26108-7012.

PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a social security number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 08 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND** completed form to the above address; send to one of the Treasury Retail Securities Sites shown in "WHERE TO SEND."

For Official Use Only

Accepted by: _____

Date: _____

For official use only: Customer Name	Customer No.
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PD F 4000 E
Department of the Treasury
Bureau of the Public Debt
(Revised June 2011)

REQUEST TO REISSUE UNITED STATES SAVINGS BONDS

OMB No. 1535-0023

www.treasurydirect.gov

IMPORTANT: Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment.

PRINT IN INK OR TYPE ALL INFORMATION

PART A – NEW BOND REGISTRATION

1. Bond Description (NOTE: Savings bonds within one month of final maturity cannot be reissued.)

I/We request reissue of the bonds described below, in the amount of \$ _____ (total face amount).

ISSUE DATE	FACE AMOUNT	BOND NUMBER	REGISTRATION (Provide complete Social Security Number [for example, 123-45-6789] and names, including middle names or initials, on the bonds.)
01/95	\$1,000	M794932174EE	123-45-6789 David Adams OR Susan Dane

(If you need more space to describe your bonds, attach either a PD F 3500, a plain sheet of paper, or a photocopy.)

2. Extent of reissue: In full _____ Amount, Fractional Share, or Percentage

3. Requested Registration

a. Taxpayer Identification No.: 123-45-6789
(Social Security Number or Employer Identification Number)

b. Registration: David Adams
(First Name, Middle Name or Initial, Last Name, or Fiduciary Inscription)

c. Address: 174 Mulberry LN, Sometown, MN 12345
(Street, Route, or P.O. Box; City, State, ZIP Code)

d. To name a coowner or beneficiary, select a box and enter a name:
 coowner beneficiary (POD) } Susan Adams
 (First Name, Middle Name or Initial, Last Name)

(If a name is shown and neither box is marked, coownership will be assumed.)

TAX LIABILITY: If the name of a living owner or principal coowner of the bonds is eliminated from the registration, the owner or principal coowner must include the interest earned and previously unreported on the bonds to the date of the transaction on his or her Federal income tax return for the year of the reissue. (Both registrants are considered to be coowners when bonds are registered in the form: "A" or "B.") The principal coowner is the coowner who (1) purchased the bonds with his or her own funds, or (2) received them as a gift, inheritance, or legacy, or as a result of judicial proceedings, and had them reissued in coownership form, provided he or she has received no contribution in money or money's worth for designating the other coowner on the bonds. If the reissue is a reportable event, the interest earned on the bonds to the date of the reissue will be reported to the Internal Revenue Service (IRS) by a Federal Reserve Bank or Branch or the Bureau of the Public Debt under the Tax Equity and Fiscal Responsibility Act of 1982. THE OBLIGATION TO REPORT THE INTEREST CANNOT BE TRANSFERRED TO SOMEONE ELSE THROUGH A REISSUE TRANSACTION. If you have questions concerning the tax consequences, consult the IRS, or write to the Commissioner of Internal Revenue, Washington, DC 20224. **Unless we are otherwise informed, the first-named coowner will be considered the principal coowner for the purpose of this transaction.**

4. Delivery instructions, if different from above:

(Name)

(Number and Street or Rural Route)

(City) (State) (ZIP Code)

PART B – REASON FOR REISSUE
 Describe the reason for the reissue.

If the reason shown above is to correct an error in registration, provide the following information.

(1) Who purchased the bonds? _____

(2) Whose funds were used? _____

(3) How did the error occur? _____

PART C – SIGNATURES AND CERTIFICATIONS
 I/We certify under penalty of perjury that the information provided herein is true and correct to the best of my/our knowledge and belief. I/We agree to reissue of the bonds as indicated in Part A and certify that the reissue is authorized. I/We hereby bind ourselves, our heirs, legatees, successors, and assigns, jointly and severally, to hold the United States harmless on account of the reissue requested herein, to indemnify unconditionally and promptly repay the United States in the event of any loss which results from this request, including interest, administrative costs, and penalties. I/We consent to the release of any information regarding this transaction, including information contained in this application, to any party having an ownership or entitlement interest in the bonds.

Sign in ink in the presence of an authorized certifying officer.
 (See the instructions for who must sign.)

Susan Doe, now by marriage Susan Adams _____
 (Signature) (Signature)

 (Title) (Title)

174 Mulberry LN _____
 (Number and Street or Rural Route) (Number and Street or Rural Route)

Sometown MN 12345 _____
 (City) (State) (ZIP) (City) (State) (ZIP)

222-33-4444 _____
 (Social Security Number) (Social Security Number)

Susan@doe.net _____
 (Email Address) (Email Address)

(555) 222-3333 _____
 (Daytime Telephone Number) (Daytime Telephone Number)

Instructions to Certifying Officer:
 1. Name of person(s) who appeared and date of appearance **MUST** be completed.
 2. Medallion stamps require an original signature.
 3. Person(s) must sign in your presence. **NOTE:** To certify a second signature, use the next page.

I CERTIFY that SUSAN ADAMS _____, whose identity is known or was
 (Name of Person Who Appeared)

proven to me, personally appeared before me this 15th day of JULY 2011,
 (Month/Year)

at SOMETOWN, MN _____, and signed this form.
 (City, State)

(OFFICIAL STAMP OR SEAL)

Jane Doe AVP _____
 (Signature and Title of Certifying Officer)

BANK USA _____
 (Name of Financial Institution)

123 MAIN ST _____
 (Address)

SOMETOWN MN 12345 _____
 (City, State, ZIP Code)

111-222-9999 _____
 (Telephone)

ACCEPTABLE CERTIFICATIONS:
 Financial Institution's Official Seal or Stamp
 (such as Corporate Seal, Signature Guaranteed Stamp, or Medallion Stamp). Brokers must use a Medallion Stamp.

I CERTIFY that _____, whose identity is known or was <small>(Name of Person Who Appeared)</small> proven to me, personally appeared before me this _____ day of _____, <small>(Month/Year)</small> at _____, and signed this form. <small>(City, State)</small>	
(OFFICIAL STAMP OR SEAL)	_____ <small>(Signature and Title of Certifying Officer)</small> _____ <small>(Name of Financial Institution)</small> _____ <small>(Address)</small> _____ <small>(City, State, ZIP Code)</small> _____ <small>(Telephone)</small>
ACCEPTABLE CERTIFICATIONS: Financial Institution's Official Seal or Stamp (such as Corporate Seal, Signature Guaranteed Stamp, or Medallion Stamp). Brokers must use a Medallion Stamp.	
Reserved for Identification Notations	
Customer Account Number and Date Established: _____ Identified by: _____ Documents – Descriptions: _____	Customer Account Number and Date Established: _____ Identified by: _____ Documents – Descriptions: _____
INSTRUCTIONS TO CERTIFYING OFFICER	
Each person appearing before you must establish identification by positive and reliable evidence before this form is signed, unless he or she is personally known to you. You must place an adequate notation in the area reserved for identification notations in Part C or on a separate record, showing exactly how identification was established. A notation is adequate if it is sufficiently detailed to permit, at a later date, a determination of the exact identification actually used. You and, if you are an officer or employee of an organization, the organization will be held fully responsible for the adequacy of the identification.	
The signatures to the request must be executed in your presence. Fully complete and sign the certification form provided for your use for each signature you witness.	
If you are an employee (rather than an officer) authorized to certify signatures, insert the words "Authorized Signature" in the space provided for the title. Insert the place and date, as required on the form, and impress the seal of your organization.	
FOR FEDERAL RESERVE BANK USE ONLY	
<input type="checkbox"/> This transaction was a reportable event. \$ _____ was reported under _____ for _____ <small>(Social Security Number) (Year)</small>	
<input type="checkbox"/> This transaction was not a reportable event. No interest was reported.	

INSTRUCTIONS

USE OF FORM – Complete this form to reissue paper (definitive) Series EE, HH, and I United States Savings Bonds, Retirement Plan Bonds, and Individual Retirement Bonds. A separate Part A must be used for each new form of registration. If you need more space for any item, attach either a plain sheet of paper, a photocopy of the relevant section, or, for Part A, Section 1, a PD F 3500. To request payment, sign the backs of the bonds instead of completing this form.

INCOMPETENT OR MINOR – A minor of sufficient age and competency to sign the request and to understand the nature of the transaction may request reissue of the bonds. A minor under legal guardianship may not request reissue. An incompetent owner, coowner, or beneficiary may not request reissue.

PART A – NEW BOND REGISTRATION

1. Describe the bonds to be reissued. If you need more space, attach either a PD F 3500, a plain sheet of paper, or a photocopy.
2. Mark the box "In full" if the person listed in Item 3 is to receive the entire value of the bond(s) described in Item 1; or, if the person listed in Item 3 is not to receive the entire value, mark the second box and provide the appropriate amount, fractional share, or percentage he or she is to receive.
3. Provide the following information:

- a. The appropriate Taxpayer Identification Number (Social Security Number or Employer Identification Number).

<i>If the new bonds are to be inscribed in the name of . . .</i>	<i>Provide this . . .</i>
One person as owner, with or without a beneficiary	The Social Security Number of the owner
Two persons as coowners	The Social Security Number of the first-named coowner
A guardian, custodian, or similar representative of the estate of a minor, incompetent, or other ward	The Social Security Number of the minor, incompetent, or other ward
Other fiduciary registration (trustee, administrator of decedent's estate, etc.)	The Social Security Number of the grantor of the trust or decedent or an Employer Identification Number assigned to the fiduciary estate

- b. The new registration. Use as much space as necessary on these three lines to give either a name (first name, middle name or initial, and last name) or a fiduciary inscription.
- c. Mailing information.
- d. To add a coowner or beneficiary, mark the appropriate box and insert his or her name. If a name is shown and no box is marked, coownership will be assumed.
4. To have the bonds mailed to an address other than the address shown in Item 3, provide the name and address of the person or institution receiving them.

NOTICE UNDER PRIVACY ACT AND PAPERWORK REDUCTION ACT

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The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 30 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. DO NOT SEND completed form to the above address; send to correct address shown in "Where to send" in the Instructions.

PART B – REASON FOR REISSUE		
<p>Describe the reason for the reissue. The chart below shows common reasons for reissue. These may not be authorized for all series. Complete guidelines for authorized reissue transactions may be found in the regulations, in the following Department Circulars: DC 3-80 (Series EE/HH), DC 2-98 (Series I), DC 1-75 (Individual Retirement Bonds), and DC 1-63 (Retirement Plan Bonds).</p>		
Bonds may be reissued to...	The form must be signed by...	Additional Information
Add a new coowner or beneficiary to a bond in sole owner registration.	The owner.	The original owner must be the first-named coowner.
Change the present beneficiary to coowner.	The owner.	The beneficiary may only be shown as second-named coowner.
Remove the name of a living beneficiary.	The owner.	The owner may add a different person as coowner or beneficiary.
Remove the name(s) of any deceased registrant(s).	The surviving registrant.	The surviving registrant must be shown as the owner or first-named coowner in the registration of the new bonds. If more than one registration is requested, a separate Part A must be completed for each different registration. Submit certified copies of the death certificates for all deceased registrants except beneficiaries on Series EE, HH, or I bonds.
Show that a change of name occurred.	The person whose name has changed.	Explain exactly how the change of name was authorized (marriage, divorce, court order, naturalization, etc.). Evidence may be required.
Correct an error in registration.	The purchaser. If the purchaser and the person whose funds were used to purchase the bonds are different persons, both must sign.	Provide the answers to the questions shown.
Substitute the name of the fiduciary who has succeeded the fiduciary named in the registration of the bonds.	The successor in his or her fiduciary capacity.	Submit proof of the succession to the position, such as a certified copy of the letters of appointment or, in the case of a trustee, a copy of the trust instrument and proof of the death or resignation of the original trustee.
Show the name of the executor or administrator of a deceased owner's estate.	The fiduciary in his or her fiduciary capacity.	Submit a certified copy of the letters of appointment, dated within one year of submission, and certified copies of the death certificates for all deceased registrants.
Show the name of the guardian, conservator, or similar representative of the estate of a minor or incompetent owner.	The fiduciary in his or her fiduciary capacity.	Submit a certified copy of the letters of appointment, dated within one year of submission.
Change ownership due to divorce, legal separation, or annulment.	The owner or both coowners (or their representatives). For bonds in coownership form, a request solely to eliminate the name of one coowner may be signed by that coowner only.	See the Tax Liability statement on this form. The name of another person may be added as coowner or beneficiary.
Remove a living owner/coowner and reissue in a form authorized under the regulations.	The owner/coowner being removed.	Remaining registrant must be named first in the registration. See the Tax Liability statement on this form. The name of another person may be added as coowner or beneficiary.

PART C – SIGNATURES AND CERTIFICATIONS	
<p>SIGNATURES - Sign the form in ink, in the presence of an authorized certifying officer. The form must be signed as indicated in Part B of the instructions. If the request is on behalf of a corporate fiduciary, the name of the corporation must be given, followed by the signature and title of an authorized officer. If there are two or more fiduciaries, all must join in the request unless by express statute, decree of court, or the terms of the instrument under which the fiduciaries are acting, one or more of them may properly execute the request.</p> <p>If an owner or coowner's name has been changed by marriage, divorce, court order, naturalization, or otherwise, he or she must sign the form as follows: "<u>(PRESENT LEGAL NAME)</u>", changed by (specify manner in which change occurred) from "<u>(NAME AS ON BONDS)</u>." To support a change of name, other than by marriage, a complete statement should follow the signature to show exactly how the change of name was authorized. Evidence may be required.</p>	
<p>CERTIFICATION – Each person whose signature is required must appear before and establish identification to the satisfaction of an authorized certifying officer. If a minor owner or coowner signs the request, the officer must be satisfied that the minor is of sufficient competency to understand the nature of the transaction. The signatures to the form must be signed in the officer's presence. The certifying officer must affix the seal or stamp which is used when certifying requests for payment. Authorized certifying officers are available at most financial institutions, including credit unions.</p>	
<p>Sample certification for a financial institution:</p> <p>SIGNATURE GUARANTEED ABC National Bank Hillview Branch</p> <hr/> <p>Authorized Signature</p>	<p>Acceptable certification for a brokerage:</p> <p>SIGNATURE GUARANTEED MEDALLION GUARANTEED Generic Brokerage</p> <hr/> <p>Authorized Signature</p> <p>XXXXXXXX SECURITIES TRANSFER AGENTS MEDALLION PROGRAM [Bar Code]</p>

ADDITIONAL REQUIREMENTS FOR SERIES HH BONDS:

- Under the Interest Dividend Tax Compliance Act of 1983 as implemented by Internal Revenue Service regulations, the new owner or first-named coowner must complete IRS Form W-9 to certify that the Social Security Number furnished is correct, to indicate whether or not he or she is subject to backup withholding under the provision of Section 3406(a)(1)(C) of the Internal Revenue Code, and to verify that he or she is a United States person (including a U.S. resident alien). Forms W-9 are available at financial institutions in the United States and Internal Revenue Offices. These forms can also be found on the IRS website at www.irs.gov.
- The furnishing of direct deposit information is a condition of reissue of Series HH bonds bearing issue dates of October 1989 and thereafter. A direct deposit form, [PD F 5396](#) or SF 1199A, must be completed for Series HH bonds dated October 1989 and thereafter which are submitted for reissue. The direct deposit form must be completed by the new owner or coowner providing the appropriate information for direct deposit of the semi-annual interest payments. Forms SF 1199A are available at financial institutions in the United States. [PD F 5396](#) is available for download on the Internet using the "Forms" link at www.treasurydirect.gov. The financial institution designated to receive the payment can assist in the completion of the direct deposit form.

ADDITIONAL EVIDENCE – The Commissioner of the Public Debt, as designee of the Secretary of the Treasury, reserves the right, in any particular case, to require the submission of additional evidence.

RETURN OF EVIDENCE - If the evidence submitted with this form is to be returned, provide a written request when the evidence is submitted.

WHERE TO SEND – Unless otherwise instructed, please send PD F 4000 and the bonds, as well as any other appropriate forms and evidence, to:

Treasury Retail Securities Site
PO Box 214
Minneapolis, MN 55480-0214
1-800-553-2663

Sample PD F 5257 E

PD F 5257 E
 Department of the Treasury
 Bureau of the Public Debt
 (Revised October 2009)

CHANGE OF ADDRESS NOTIFICATION FOR HH/H ACCOUNTS

COMPLETE THIS FORM OR VISIT WWW.TREASURYDIRECT.GOV TO REPORT A CHANGE OF ADDRESS FOR A SERIES HH/H ACCOUNT.
 PLACE THE FORM IN AN ENVELOPE AND MAIL IT TO THE TREASURY RETAIL SECURITIES SITE NEAREST YOU.
 (SEE REVERSE SIDE FOR ADDRESSES.)

NAME	FIRST SAMUEL	MIDDLE INITIAL L	LAST SMITH
OLD ADDRESS	STREET NUMBER, STREET NAME CITY STATE ZIP CODE 123 FIRST AVE, SUNNY, CA 92345		
NEW ADDRESS	STREET NUMBER, STREET NAME CITY STATE ZIP CODE 234 SECOND AVE, SUNNY, CA 92345		
TELEPHONE NUMBERS	AREA CODE TELEPHONE NUMBER (301) 123-4567	SOCIAL SECURITY NUMBER AS IT APPEARS ON THE BONDS OR ACCOUNT 123-45-6789	
E-MAIL ADDRESS	SAM@SMITH.COM		YOUR SOCIAL SECURITY NUMBER 123-45-6789
SIGN YOUR NAME HERE	<i>Samuel L. Smith</i>		

You can change your address online: visit www.treasurydirect.gov and go to Services for HH/H Savings Bonds, or e-mail us at SavBond1@bpd.treas.gov
 See Back of Card for Taxpayer Identification and Privacy Act Notices

WHERE TO SEND - Please send PD F 5257 E to one of the Treasury Retail Securities Sites below:

Treasury Retail Securities Site
 PO Box 299
 Pittsburgh, PA 15230-0299
 1-800-245-2804

Treasury Retail Securities Site
 PO Box 214
 Minneapolis, MN 55480-0214
 1-800-553-2663

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), **and**
- I am not subject to backup withholding because: **(a)** I am exempt from backup withholding, or **(b)** I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or **(c)** the IRS has notified me that I am no longer subject to backup withholding, **and**
- I live in the United States.

(Instructions) - You must cross out Item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.)

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

NOTE: The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. Ch. 31 relating to the public debt of the United States. The furnishing of a social security number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

For official use only: Customer Name	Customer No.
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PD F 5336 E
Department of the Treasury
Bureau of the Public Debt
(Revised December 2010)

DISPOSITION OF TREASURY SECURITIES BELONGING TO A DECEDENT'S ESTATE BEING SETTLED WITHOUT ADMINISTRATION

OMB No. 1535-0118

Visit us on the Web at www.treasurydirect.gov

IMPORTANT: Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment.

PRINT IN INK OR TYPE ALL INFORMATION

A person qualified by the Department of the Treasury to act as voluntary representative must use this form to request disposition of United States Treasury Securities and/or related payments belonging to a decedent's estate that is not being administered. See the instructions for the definition of a voluntary representative. *If the decedent's securities and/or related payments are worth over \$100,000 redemption and/or par value as of the date of death, Treasury regulations require that the estate be administered through the court; in this event, this form may not be used.*

WHERE TO SEND – Unless otherwise instructed in accompanying correspondence, send this form, all securities and/or related checks, and any necessary evidence to Department of the Treasury, Bureau of the Public Debt, using the appropriate address below:

- For a request involving **only** definitive (paper) savings bonds – PO Box 7012, Parkersburg, WV 26106-7012
- For any other request related to this form – PO Box 426, Parkersburg, WV 26106-0426

Carefully read the instructions before completing this form.

PART A – ESTATE INFORMATION

Provide the information below and submit certified copies of the death certificates for all deceased registrants.

Elizabeth Weston

(Name of Deceased Owner - If more than one person named on the securities, the person who died last)

912-34-5678

(Decedent's Social Security Number)

CA

(Jurisdiction of Legal Residence)

By signing this form, I certify that a legal representative has not been and will not be appointed through the court and that the estate will not be settled in accordance with the law of the decedent's domicile (such as Summary Administration, Small Estates Act, Texas Miniment of Title, Louisiana Judgment of Possession, etc.).

If the above statement does not apply, do not complete this form. Instead, send the securities and all evidence and/or documentation concerning the estate to the address shown in "WHERE TO SEND" above.

PART B – PERSON QUALIFIED TO ACT AS VOLUNTARY REPRESENTATIVE

Title 31, Code of Federal Regulations (CFR), provides that to be qualified to act as voluntary representative, a person must be competent and eighteen years of age or older and be eligible according to the Order of Precedence for Voluntary Representative shown below. *Carefully read the instructions before completing this Part.*

Mark the box that represents your eligibility to act as voluntary representative.

Order of Precedence for Voluntary Representative

- I am the surviving spouse
- I am a child of the decedent and there is no competent surviving spouse
- I am a descendant of a deceased child of the decedent and there are none of the above who are competent
- I am a parent of the decedent and there are none of the above who are competent
- I am a brother or sister of the decedent and there are none of the above who are competent
- I am a descendant of a deceased brother or sister of the decedent and there are none of the above who are competent
- I am next of kin of the decedent as determined by the law of the jurisdiction in which the decedent was domiciled at the date of death, and there are none of the above who are competent. My relationship to the decedent is _____

PART C – TYPE OF DISPOSITION
 As voluntary representative, you may request one of the following (mark the appropriate box):

Payment to yourself as voluntary representative on behalf of all persons entitled to share in the decedent's estate (except for unmatured marketable securities). (Continue to Part D.)

Transfer of unmatured marketable securities to a financial institution, broker, or dealer account in MY name to be sold on behalf of all persons entitled. (Continue to Part E.)

Distribution of securities and/or related payments to the persons entitled according to the law of the jurisdiction in which the decedent was domiciled at the date of death. (Skip to Part F.)

PART D – PAYMENT TO VOLUNTARY REPRESENTATIVE

I request that payment of the savings bonds or matured Treasury bills, notes, bonds, or TIPS and/or related payments be made to me as voluntary representative.

1. Pay to: Fred Weston 891-23-4567
(Name) (Social Security Number)
123 4th Street, Sunny, CA 91234
(Mailing Address)

2. Description of securities and/or related payments:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION
Paper Series EE Bond	06/01	1000	M729843125EE	912-34-5678 Elizabeth Weston 123 4th St Sunny CA 91234

3. Mark the box for the particular type of security involved:

<p><i>Book-Entry Savings Bonds (electronic issue held in TreasuryDirect®) (Series E, EE and I)</i></p> <p><input type="checkbox"/> Payment by direct deposit</p> <p><i>Savings Bonds or Notes (paper issue only) (Series A-D, E, EE, F, G, H, HH, I, J, K)</i></p> <p><input checked="" type="checkbox"/> Payment by check</p> <p><input type="checkbox"/> Payment by direct deposit</p>	<p><i>Marketable Treasury Bills, Notes, Bonds, and TIPS (paper issue or electronic issue held in Legacy Treasury Direct or TreasuryDirect)</i></p> <p><input type="checkbox"/> Payment of the matured definitive (paper) security by check</p> <p><input type="checkbox"/> Payment of the matured Book-Entry (electronic) security held in Legacy Treasury Direct or TreasuryDirect by direct deposit</p> <p><input type="checkbox"/> Payment of the matured Book-Entry (electronic) security held in Legacy Treasury Direct by check</p>
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Direct-deposit funds as authorized below:

(Name or Names on the Account)

(Depositor's Account No.)

Financial Institution Routing No.: _____

(Financial Institution's Name)

(Phone No.)

Type of Account: Checking Savings

(If you completed Part D to receive payment as voluntary representative, do not complete Part E or F; skip to Part G.)

PART E – TRANSFER TO VOLUNTARY REPRESENTATIVE

Transfer all unmatured marketable securities in the below account(s) to a financial institution, broker, or dealer account in MY name to be sold on behalf of all persons entitled.

1. Transfer to: _____ (Name) _____ (Social Security Number)
 _____ (Mailing Address)

2. Securities Identification:
 ACCOUNT NUMBER(S) _____

3. EXTERNAL TRANSFER TO A FINANCIAL INSTITUTION (Before completing, see instructions.)

Routing Number: _____
 Financial Institution Wire Name: _____
 Agent or Broker Name: _____
 Agent or Broker Phone Number: _____
 Special Handling Instructions: _____

(If you completed Part E to transfer as voluntary representative, do not complete Part D or F; skip to Part G.)

PART F – DISTRIBUTION OF SECURITIES AND/OR RELATED PAYMENTS TO PERSON ENTITLED

I request that the securities and/or related payments be distributed as follows:

1. Distribute to: _____ (Name) _____ (Social Security Number)
 _____ (Mailing Address)
 _____ (Phone Number)

2. Description of securities and/or related payments:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION

3. Extent of distribution: In full _____ Amount, Fractional Share, or Percentage

PART F – DISTRIBUTION OF SECURITIES AND/OR RELATED PAYMENTS TO PERSON ENTITLED

I request that the securities and/or related payments be distributed as follows:

1. Distribute to: _____ (Name) _____ (Social Security Number)

_____ (Mailing Address)

_____ (Phone Number)

2. Description of securities and/or related payments:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION

3. Extent of distribution: In full _____ Amount, Fractional Share, or Percentage

PART F – DISTRIBUTION OF SECURITIES AND/OR RELATED PAYMENTS TO PERSON ENTITLED

I request that the securities and/or related payments be distributed as follows:

1. Distribute to: _____ (Name) _____ (Social Security Number)

_____ (Mailing Address)

_____ (Phone Number)

2. Description of securities and/or related payments:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION

3. Extent of distribution: In full _____ Amount, Fractional Share, or Percentage

PART G - SIGNATURE AND CERTIFICATION	
<p>I certify under penalty of perjury that the information provided herein is true and correct to the best of my knowledge and belief and that I am eligible to act as voluntary representative. I further certify that I will distribute payment made to me as voluntary representative or that I am distributing the securities and/or related payments to the persons entitled by the law of the jurisdiction in which the decedent was domiciled at the date of death. The United States is not liable to any person for the improper distribution of payments or securities. Upon payment or distribution of the securities at my request as voluntary representative, the United States is released to the same extent as if it had paid or delivered to a representative of the estate appointed pursuant to the law of the jurisdiction in which the decedent was domiciled at the date of death.</p> <p>I bind myself, my heirs, legatees, successors and assigns, jointly and severally, to hold the United States harmless on account of the transaction requested, to indemnify unconditionally and promptly repay the United States in the event of any loss which results from this request, including interest, administrative costs, and penalties. I consent to the release of any information regarding this transaction, including information contained in this application, to any party having an ownership or entitlement interest in the securities or payments.</p>	
You must wait until you are in the presence of a certifying officer to sign this form.	
Sign Here: ⇒ _____ <small>(Applicant's Signature, As Voluntary Representative of the Decedent's Estate)</small>	<u>Frank Weston</u> <small>(Daytime Telephone Number)</small> <u>555-777-6666</u>
Address: _____ <small>(Number and Street, Rural Route and Box, or PO Box)</small>	<u>123 4th St</u> <small>(City)</small>
E-Mail Address: _____	<u>SUNNY CA 91234</u> <small>(State) (ZIP Code)</small>
Instructions to Certifying Officer: 1. Name of person(s) who appeared and date of appearance MUST be completed. 2. Medallion stamps require an original signature. 3. Person(s) must sign in your presence.	
I CERTIFY that <u>FRANK WESTON</u> , whose identity is known or was <small>(Name of Person Who Appeared)</small>	
proven to me, personally appeared before me this <u>25th</u> day of <u>April</u> 20 <u>11</u> . <small>(Month / Year)</small>	
at <u>SUNNY CA</u> , and signed this form. <small>(City / State)</small>	
(OFFICIAL STAMP OR SEAL)	<u>Jane Doe, AVP</u> <small>(Signature and Title of Certifying Officer)</small>
	<u>BANK USA</u> <small>(Name of Financial Institution)</small>
	<u>123 MAIN ST</u> <small>(Address)</small>
	<u>SUNNY CA 91234</u> <small>(City / State / ZIP Code)</small>
	<u>111-555-7777</u> <small>(Telephone)</small>
<small>ACCEPTABLE CERTIFICATIONS: Financial institution's official seal or stamp (such as corporate seal, signature guaranteed stamp, or medallion stamp). Brokers must use a medallion stamp. (Notary certification is NOT acceptable for transfers from Legacy Treasury Direct or TreasuryDirect.)</small>	

INSTRUCTIONS

ALL securities belonging to the decedent's estate must be included in this transaction. If the redemption and/or par value of all securities and/or related payments owned by the decedent as of the date of death exceeds \$100,000, Treasury regulations require that the estate be administered through the court; in this event, this form may not be used. We will recognize only ONE voluntary representative to act at any time on behalf of the decedent's estate.

USE OF FORM – A voluntary representative is a person qualified by the Department of the Treasury to request disposition of United States Treasury Securities (Treasury Bills, Notes, Bonds, TIPS, Savings Bonds and Savings Notes) and/or related payments (not exceeding \$100,000) that belong to a decedent's estate if the estate is not being administered through the court. A voluntary representative of the decedent's estate must complete this form to request:

- Payment on behalf of persons entitled to the estate according to the law of the jurisdiction in which the decedent was domiciled at the date of death
- Transfer of unmatured marketable securities to a financial institution, broker, or dealer account in **MY** name to be sold on behalf of all persons entitled
- Distribution of the securities to the persons entitled to the estate according to the law of the jurisdiction in which the decedent was domiciled at the date of death.

If more space is needed for any item, use a plain sheet of paper or make photocopies, as necessary, and attach to the form.

<p>PART A – ESTATE INFORMATION</p> <p>Provide the requested information regarding the decedent. If more than one deceased person is named on the securities, provide the information for the person who died last. Submit certified copies of the death certificates for all deceased registrants.</p> <p>Insert the following information:</p> <ul style="list-style-type: none"> • Decedent's name • Decedent's Social Security Number • Jurisdiction (state, district, or territory) of decedent's last legal residence <p>By signing this form you certify that the decedent's estate has not been and will not be administered through a court or settled in accordance with the law of the decedent's domicile (such as Summary Administration, Small Estates Act, Texas Muniment of Title, Louisiana Judgment of Possession, etc.). If a legal representative has been appointed by the court, if the estate has been administered and is now closed, or if you have a document establishing entitlement to the estate (other than an unprobated will), do not complete this form. Instead, send the securities and all evidence and/or documentation concerning the estate to the address shown in "WHERE TO SEND" on the last page of these instructions. Upon review of the submission, we will provide additional instructions, if necessary.</p>
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<p>PART B – PERSON QUALIFIED TO ACT AS VOLUNTARY REPRESENTATIVE</p> <p>Title 31, Code of Federal Regulations (CFR), provides that disposition of a decedent's estate that is not being administered through the court will be made upon the request of a person qualified to act as voluntary representative. To act as voluntary representative, you must be competent and eighteen years of age or older and be eligible according to the Order of Precedence for Voluntary Representative.</p> <p>Starting at the top, read down the Order of Precedence until you find the situation that applies to you. Mark the box that represents your eligibility to act as voluntary representative. (If the last box is marked, show your relationship to the decedent.) For example, if the decedent leaves a competent surviving spouse and children (over the age of eighteen), the competent surviving spouse must complete this form. If there is no competent surviving spouse, one of the children (over the age of eighteen) must complete this form.</p>
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<p>PART C – TYPE OF DISPOSITION</p> <p>Title 31, Code of Federal Regulations (CFR), provides that a voluntary representative may request one of the following:</p> <ul style="list-style-type: none"> • Payment to the voluntary representative on behalf of all persons entitled to share in the decedent's estate (except for unmatured marketable securities). • Transfer of unmatured marketable securities to a financial institution, broker, or dealer account in MY name to be sold on behalf of all persons entitled. (Continue to Part E.) • Distribution of securities and/or related payments to the persons entitled according to the law of the jurisdiction in which the decedent was domiciled at the date of death. <p>Mark the appropriate box. If you are requesting payment, continue to Part D. If you are requesting distribution, skip Part D and continue to Part E.</p>

PART D – PAYMENT TO VOLUNTARY REPRESENTATIVE

Complete this part to receive payment as voluntary representative for matured marketable securities.

A person acting as voluntary representative who receives payment of securities and/or related payments warrants, certifies, and unconditionally guarantees that he/she will make distribution of the proceeds to the persons entitled by the law of the decedent's domicile at the date of death. Payment to a voluntary representative is for the convenience of the United States and does not determine ownership of the securities or their proceeds.

1. Provide your name, Social Security Number, and mailing address.

Note: Your Social Security Number may be used to **report** all of the interest earned to the Internal Revenue Service for Federal income tax purposes. For Federal income tax information, see IRS Publication 550 or contact the IRS or your tax advisor.

2. Describe the securities and/or checks:

- **TITLE OF SECURITY** – Identify each security by series, interest rate, type, CUSIP, and call and maturity date, as appropriate. If describing a check, insert the word "check."
- **ISSUE DATE** – Provide the issue date of each security or check.
- **FACE AMOUNT** – Provide the face amount (par or denomination) of each security or check.
- **IDENTIFYING NUMBER** (if applicable) – Provide the serial number of each security, the confirmation number, or the check number.
- **REGISTRATION** – Provide the registration of each security, check, or account; also provide the account number, if any.
Note: If the taxpayer identification number is included in the registration but is masked (i.e. ***-**-1234), please be sure to provide the entire number.

EXAMPLES:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION
<i>Paper Marketable Security</i> 9 1/8 % TREASURY BOND OF 2004-2009 MATURES 5/15/09 CUSIP 912810CG1	5/15/79	\$5,000	<i>Serial #</i> 123	JOHN DOE AND JANE DOE SSN 222-22-2222
<i>Electronic Marketable Security</i> CUSIP 912795QW4	2/5/04	\$1,000		ACCT # 4800-123-1234 JOHN DOE SSN 222-22-2222
<i>Electronic Series I Savings Bond</i> SERIES I	1/1/02	\$100	<i>Confirmation #</i> IAAAB	ACCT # N-111-11-1111 JOHN DOE
<i>Paper Series EE Savings Bond</i> SERIES EE	7/99	\$100	<i>Serial #</i> C-123,456,789-EE	SSN 222-22-2222 JOHN DOE OR JANE DOE
<i>Check</i> CHECK	7/26/04	\$351.02	<i>Check #</i> 502123456	JOHN DOE

If unsure what to provide in each of the areas, furnish all identifying information in the space for REGISTRATION.

3. Mark the appropriate box indicating the method of payment for the particular type of security involved. Note: If securities are held in a TreasuryDirect account, payment must be made by direct deposit. Payment for matured electronic securities held in a Legacy Treasury Direct account may be made by check or direct deposit. The only payment option for matured definitive (paper) marketable securities is by check.

For payment by direct deposit, furnish the name(s) on the account, the account number, the type of account, and the financial institution's name, the routing/transit number that identifies the institution, and the institution's phone number. You may need to contact the financial institution to obtain the routing number.

(If you completed Part D to receive payment as voluntary representative, do not complete Part E or F; skip to Part G.)

PART E – TRANSFER TO VOLUNTARY REPRESENTATIVE

Complete this part to transfer the unmatured marketable securities to a financial institution, broker, or dealer account in YOUR name to receive payment on behalf of all person entitled.

A person acting as voluntary representative who transfers securities warrants, certifies, and unconditionally guarantees that he/she will make distribution of the proceeds to the persons entitled by the law of the decedent's domicile at the date of death. Transfer to a voluntary representative is for the convenience of the United States and does not determine ownership of the securities or their proceeds.

IMPORTANT NOTICES

- All scheduled reinvestments will be cancelled at the time of transfer.
- This form must be signed. (Only original signatures and forms will be accepted (stamped signatures are not acceptable)
- TRANSFER REQUESTS WILL NOT BE ACCEPTED WITH ALTERATIONS OR CORRECTIONS.

1. Provide your name and mailing address.

2. Securities Identification

Provide the information requested. ALL REQUIRED INFORMATION IS LISTED ON THE Legacy Treasury Direct STATEMENT OF ACCOUNT or in your TreasuryDirect account.

3. EXTERNAL TRANSFER TO A FINANCIAL INSTITUTION

Contact the financial institution for their "Book-Entry" delivery instructions. Please note: **Securities CANNOT be transferred to a checking or savings account.** Provide the following information:

ROUTING NUMBER - ABA (identification) number of the financial institution receiving the securities.

FINANCIAL INSTITUTION WIRE NAME - Provide the financial institution's "Book-Entry" delivery instructions. Instructions include the receiving bank's name and the brokerage firm's name (these must be approved telegraphic abbreviation "short" form).

AGENT or BROKER NAME

AGENT or BROKER PHONE NUMBER

SPECIAL HANDLING INSTRUCTIONS - The customer name and account number at the financial institution for delivery of securities; and other instructions required by your financial institution.

Examples:

To a financial institution for safekeeping:

Routing Number: XXXXXXXXXX

Financial Institution Wire Name: ABC BK/TRUST

Special Handling Instructions: FURTHER CREDIT TO JOHN DOE
TRUST ACCOUNT NUMBER XXXXXX

To a financial institution for transfer to brokerage firm:

Routing Number: XXXXXXXXXX

Financial Institution Wire Name: ABC/CUST/BRKG

Special Handling Instructions: FURTHER CREDIT TO JOHN DOE
BROKERAGE ACCOUNT NUMBER XXXXXX

CONFIRMATION OF THE TRANSFER

Legacy Treasury Direct: You will receive a *Statement of Account* after the securities have been transferred. Under certain circumstances, there may be a hold on the account and a statement won't be mailed.

TreasuryDirect: Will receive an e-mail notification that the transaction has been processed.

(If you completed Part E to transfer the securities as voluntary representative, do not complete Part D or F; skip to Part G.)

PART F – DISTRIBUTION OF SECURITIES AND/OR RELATED PAYMENTS TO PERSON ENTITLED

Complete this part to distribute the securities and/or related payments to the persons entitled.

(Note: Series EE and Series I savings bonds within one month of final maturity cannot be reissued.)

A person acting as voluntary representative who distributes securities and/or related payments warrants, certifies, and unconditionally guarantees that he/she is making distribution to the persons entitled by the law of the decedent's domicile at the date of death.

1. Enter the name, Social Security Number, address, and phone number of only one distributee in each Part F, Item 1. (A separate Part F must be completed for each distributee.)
2. Describe only the securities and/or checks that the person shown in Item 1 is to receive, in whole or in part. See Item 2 in Part D for information on how to describe securities and/or checks.

3. Mark the box "In full" if the person listed in Item 1 is to receive the entire value of the securities and/or checks described in Item 2; or if the person listed in Item 1 is not to receive the entire value, mark the second box and provide the appropriate amount, fractional share, or percentage he/she is to receive.

In most cases, we will need additional forms and/or information from the distributee. If so, we may contact the distributee directly. If the transaction can be processed without additional forms or information from the distributee, we will send the securities and/or payments directly to the distributee.

Note: If the distributee wants payment of eligible paper:

- For savings bonds or notes, he/she must complete the request on the reverse of the bond.
- For marketable securities, the voluntary representative must complete the assignment on the reverse of the security and the distributee must complete IRS Form W-9.

Any interest that is or becomes due on securities belonging to the estate of the decedent will be paid to the person to whom the securities are distributed, unless otherwise requested.

PART G – SIGNATURES AND CERTIFICATIONS

SIGNATURES – The application must be signed in ink.

CERTIFICATION – You must appear before and establish identification to the satisfaction of an authorized certifying officer. The form must be signed in the officer's presence. The certifying officer must affix the seal or stamp that is used when certifying requests for payment. Authorized certifying officers are available at most financial institutions, including credit unions.

ADDITIONAL REQUIREMENTS – The Commissioner of the Public Debt, as designee of the Secretary of the Treasury, reserves the right in any particular case to require the submission of additional evidence and/or the formal administration of the estate.

RETURN OF EVIDENCE – If you want the evidence submitted with this form returned to you, please provide a written request when you submit the form and evidence.

WHERE TO SEND – Unless otherwise instructed in accompanying correspondence, send this form, all securities and/or related checks, and any necessary evidence to Department of the Treasury, Bureau of the Public Debt, using the appropriate address below:

- For a request involving **only** definitive (paper) savings bonds – PO Box 7012, Parkersburg, WV 26106-7012
- For any other request related to this form – PO Box 426, Parkersburg, WV 26106-0426

Note: You must use only one form and describe all of the securities.

NOTICE OF PRIVACY ACT AND PAPERWORK REDUCTION ACT

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a Social Security Number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 30 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. DO NOT SEND completed form to the above address; send to the address shown in the instructions.

For official use only: Customer Name	Customer No.
PD F 5394 E Department of the Treasury Bureau of the Public Debt (Revised May 2011)	AGREEMENT AND REQUEST FOR DISPOSITION OF A DECEDENT'S TREASURY SECURITIES
	OMB No. 1535-0131

www.treasurydirect.gov

IMPORTANT: Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment.

PRINT IN INK OR TYPE ALL INFORMATION

USE OF FORM – Use this form to request disposition of United States Treasury Securities (Treasury Bills, Notes, Bonds, TIPS, Savings Bonds, and Savings Notes) and/or related payments belonging to a decedent's estate, but only under one of the circumstances described in the instructions.

Carefully read the instructions before completing this form.

PART A – DECEDENT'S INFORMATION	
Provide the information below and submit certified copies of the death certificates for all deceased registrants.	
Beth Weston	
<small>(NAME OF DECEASED OWNER - If more than one person named on the securities, the person who died last)</small>	
123-45-6789	CA
<small>(Decedent's Social Security Number)</small>	<small>(State of Legal Residence)</small>

PART B – CIRCUMSTANCES OF REQUEST	
Mark the appropriate box to indicate the circumstances under which you are using this form. See Part B of the instructions for evidence requirements.	
1. <input checked="" type="checkbox"/>	This request is made in connection with an estate that has been administered, the legal representative discharged, and the estate closed. Evidence – A certified copy of the final account or decree of distribution.
2. <input type="checkbox"/>	This request is made in connection with an estate that is being settled in accordance with State statute (for example: Summary Administration, Small Estates Act, Texas Muniment of Title, or Louisiana Judgment of Possession). Evidence – Submit evidence in accordance with state law or statute.

PART C – PERSONS ENTITLED			
Complete this Part to show all persons entitled to the securities and/or related payments.			
1. List the persons entitled to the securities and/or payments (according to the supporting evidence):			
Name	Basis of Entitlement	Age (if under 21)	
Don Weston	Surviving Spouse		
2. List persons from Item 1 who are under legal disability (if any):			
Name	Legal Disability	Name and Address of Representative	Capacity

PART D – DISPOSITION OF SECURITIES AND PAYMENTS TO PERSONS ENTITLED				
We are the person(s) entitled to the decedent's estate and request and agree to distribution of the decedent's securities and/or checks as follows.				
1. Distribute to: <u>Don Weston</u> (Name of Entitled Person)				
<u>456-78-9012</u> (Social Security Number)		OR _____ (Employer Identification Number)		
2. Description of securities and/or payments:				
TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION
Paper Series EE	10/04	M73084612EE		123-45-6789 Beth Weston 123 4th ST Sunny CA 12345
3. Extent of distribution: <input checked="" type="checkbox"/> In full <input type="checkbox"/> _____ (Amount, Fractional Share, or Percentage)				
4. Type of distribution: <i>NOTE: Choose the option for the particular type of security involved; securities can't be transferred from one type to another. Complete a separate Part D (see following pages) for each different registration or type of distribution desired.</i>				
Savings Bonds or Notes (paper) (Series A-D, E, EE, F, G, H, HH, I, J, K) <input checked="" type="checkbox"/> Payment by check <input type="checkbox"/> Payment by direct deposit <input type="checkbox"/> Conversion to electronic bond (same series) <input type="checkbox"/> Reissue in single-owner form <input type="checkbox"/> Reissue with a coowner * <input type="checkbox"/> Reissue with a beneficiary * <i>Note:</i> Savings bonds within one month of final maturity cannot be reissued. * Name of coowner or beneficiary: _____		Savings Bonds (electronic) (Series EE, I) <input type="checkbox"/> Payment by direct deposit <input type="checkbox"/> Transfer to TreasuryDirect® Account Number _____ Treasury Bills, Notes, Bonds, and TIPS (paper or electronic) <input type="checkbox"/> Transfer unmatured securities to an existing Legacy Treasury Direct or TreasuryDirect Account Number _____ <input type="checkbox"/> Transfer unmatured securities to a financial institution, broker, or dealer <input type="checkbox"/> Payment of the matured electronic or paper security--by check <input type="checkbox"/> Payment of the matured electronic security--by direct deposit		
5. Mailing address: <u>123 4th ST</u> <u>Sunny CA 12345</u>				
6. Direct-deposit funds as authorized below:				
_____ (Name/Names on the Account)				
_____ (Depositor's Account No.)			Type of Account: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
Bank Routing No.: _____				
_____ (Financial Institution's Name)			_____ (Phone No.)	

PART D – DISPOSITION OF SECURITIES AND PAYMENTS TO PERSONS ENTITLED *(Continued)*

1. Distribute to: _____
(Name of Entitled Person)

_____ OR _____
(Social Security Number) (Employer Identification Number)

2. Description of securities and/or payments:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION

3. Extent of distribution: In full

(Amount, Fractional Share, or Percentage)

4. Type of distribution:
NOTE: Choose the option for the particular type of security involved; securities can't be transferred from one type to another. Complete a separate Part D for each different registration or type of distribution desired.

<p>Savings Bonds or Notes (paper) <small>(Series A-D, E, EE, F, G, H, HH, I, J, K)</small></p> <p><input type="checkbox"/> Payment by check</p> <p><input type="checkbox"/> Payment by direct deposit</p> <p><input type="checkbox"/> Conversion to electronic bond <i>(same series)</i></p> <p><input type="checkbox"/> Reissue in single-owner form</p> <p><input type="checkbox"/> Reissue with a coowner *</p> <p><input type="checkbox"/> Reissue with a beneficiary *</p> <p>Note: Savings bonds within one month of final maturity cannot be reissued.</p> <p>* Name of coowner or beneficiary: _____</p>	<p>Savings Bonds (electronic) <small>(Series EE, I)</small></p> <p><input type="checkbox"/> Payment by direct deposit</p> <p><input type="checkbox"/> Transfer to TreasuryDirect® Account Number _____</p> <p>Treasury Bills, Notes, Bonds, and TIPS (paper or electronic)</p> <p><input type="checkbox"/> Transfer unmatured securities to an existing Legacy Treasury Direct or TreasuryDirect Account Number _____</p> <p><input type="checkbox"/> Transfer unmatured securities to a financial institution, broker, or dealer</p> <p><input type="checkbox"/> Payment of the matured electronic or paper security--<i>by check</i></p> <p><input type="checkbox"/> Payment of the matured electronic security--<i>by direct deposit</i></p>
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5. Mailing address: _____

6. Direct-deposit funds as authorized below:

_____ (Name/Names on the Account)

_____ (Depositor's Account No.) Type of Account: Checking Savings

Bank Routing No.: _____

_____ (Financial Institution's Name) _____ (Phone No.)

PART D – DISPOSITION OF SECURITIES AND PAYMENTS TO PERSONS ENTITLED (Continued)

1. Distribute to: _____
 (Name of Entitled Person)
 _____ OR _____
 (Social Security Number) (Employer Identification Number)

2. Description of securities and/or payments:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION

3. Extent of distribution: In full

 (Amount, Fractional Share, or Percentage)

4. Type of distribution:
NOTE: Choose the option for the particular type of security involved; securities can't be transferred from one type to another. Complete a separate Part D for each different registration or type of distribution desired.

<p>Savings Bonds or Notes (paper) (Series A-D, E, EE, F, G, H, HH, I, J, K)</p> <p><input type="checkbox"/> Payment by check</p> <p><input type="checkbox"/> Payment by direct deposit</p> <p><input type="checkbox"/> Conversion to electronic bond (same series)</p> <p><input type="checkbox"/> Reissue in single-owner form</p> <p><input type="checkbox"/> Reissue with a coowner *</p> <p><input type="checkbox"/> Reissue with a beneficiary *</p> <p>Note: Savings bonds within one month of final maturity cannot be reissued.</p> <p>* Name of coowner or beneficiary: _____</p>	<p>Savings Bonds (electronic) (Series EE, I)</p> <p><input type="checkbox"/> Payment by direct deposit</p> <p><input type="checkbox"/> Transfer to TreasuryDirect® Account Number _____</p> <p>Treasury Bills, Notes, Bonds, and TIPS (paper or electronic)</p> <p><input type="checkbox"/> Transfer unmatured securities to an existing Legacy Treasury Direct or TreasuryDirect Account Number _____</p> <p><input type="checkbox"/> Transfer unmatured securities to a financial institution, broker, or dealer</p> <p><input type="checkbox"/> Payment of the matured electronic or paper security--by check</p> <p><input type="checkbox"/> Payment of the matured electronic security--by direct deposit</p>
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5. Mailing address: _____

6. Direct-deposit funds as authorized below:

_____ (Name/Names on the Account)
 _____ Type of Account: Checking Savings
 _____ (Depositor's Account No.)
 Bank Routing No.: _____
 _____ (Financial Institution's Name) _____ (Phone No.)

PART E - SIGNATURES AND CERTIFICATIONS			
<p>The undersigned certify under penalty of perjury that the information provided herein is true and correct to the best of our knowledge and belief and agree to distribution of the securities as indicated in Part D. We bind ourselves, our heirs, legatees, successors and assigns, jointly and severally, to hold the United States harmless on account of the transaction requested, to indemnify unconditionally and promptly repay the United States in the event of any loss which results from this request, including interest, administrative costs, and penalties. We consent to the release of any information regarding this transaction, including information contained in this application, to any party having an ownership or entitlement interest in the securities or payments.</p>			
<p><i>You must wait until you are in the presence of a certifying officer to sign this form.</i></p>			
Sign Here: ⇒	<u>Don Weston</u> <small>(Applicant's Signature)</small>	<u>(111) 222-3333</u> <small>(Daytime Telephone Number)</small>	
Address:	<u>123 4th Street, Sunny, CA 12345</u> <small>(Number and Street, Rural Route and Box, or PO Box)</small>	<u></u> <small>(City)</small>	<u></u> <small>(State)</small> <u></u> <small>(ZIP Code)</small>
E-Mail Address:	<u>Don@weston.net</u>		
Sign Here: ⇒	<u></u> <small>(Applicant's Signature)</small>	<u></u> <small>(Daytime Telephone Number)</small>	
Address:	<u></u> <small>(Number and Street, Rural Route and Box, or PO Box)</small>	<u></u> <small>(City)</small>	<u></u> <small>(State)</small> <u></u> <small>(ZIP Code)</small>
E-Mail Address:	<u></u>		
Sign Here: ⇒	<u></u> <small>(Applicant's Signature)</small>	<u></u> <small>(Daytime Telephone Number)</small>	
Address:	<u></u> <small>(Number and Street, Rural Route and Box, or PO Box)</small>	<u></u> <small>(City)</small>	<u></u> <small>(State)</small> <u></u> <small>(ZIP Code)</small>
E-Mail Address:	<u></u>		
Sign Here: ⇒	<u></u> <small>(Applicant's Signature)</small>	<u></u> <small>(Daytime Telephone Number)</small>	
Address:	<u></u> <small>(Number and Street, Rural Route and Box, or PO Box)</small>	<u></u> <small>(City)</small>	<u></u> <small>(State)</small> <u></u> <small>(ZIP Code)</small>
E-Mail Address:	<u></u>		
Sign Here: ⇒	<u></u> <small>(Applicant's Signature)</small>	<u></u> <small>(Daytime Telephone Number)</small>	
Address:	<u></u> <small>(Number and Street, Rural Route and Box, or PO Box)</small>	<u></u> <small>(City)</small>	<u></u> <small>(State)</small> <u></u> <small>(ZIP Code)</small>
E-Mail Address:	<u></u>		
<p>Person to contact if additional information is necessary: <u></u> <small>(Name, Daytime Telephone Number, and, if applicable, E-Mail Address)</small></p>			

Instructions to Certifying Individual:
 1. Name of person(s) who appeared and date of appearance **MUST** be completed.
 2. Medallion stamps require an original signature.
 3. Person(s) must sign in your presence. **NOTE: For more than three signatures, use the next page too.**

I CERTIFY that DON WESTON, whose identity is known or was
(Name of Person Who Appeared)
 proven to me, personally appeared before me this 25 day of JUNE 2011,
(Month / Year)
 at SUNNY CA, and signed this form.
(City / State)

(OFFICIAL STAMP OR SEAL)

Gene Doe, AUP
(Signature and Title of Certifying Individual)
BANK USA
(Name of Financial Institution)
123 MAIN ST
(Address)
SUNNY CA 12345
(City / State / ZIP Code)
234-567-8911
(Telephone)

ACCEPTABLE CERTIFICATIONS: Financial institution's official seal or stamp (such as corporate seal, signature guaranteed stamp, or medallion stamp). Brokers must use a medallion stamp.

(Notary certification is NOT acceptable.)

I CERTIFY that _____, whose identity is known or was
(Name of Person Who Appeared)
 proven to me, personally appeared before me this _____ day of _____,
(Month / Year)
 at _____, and signed this form.
(City / State)

(OFFICIAL STAMP OR SEAL)

(Signature and Title of Certifying Individual)

(Name of Financial Institution)

(Address)

(City / State / ZIP Code)

(Telephone)

ACCEPTABLE CERTIFICATIONS: Financial institution's official seal or stamp (such as corporate seal, signature guaranteed stamp, or medallion stamp). Brokers must use a medallion stamp.

(Notary certification is NOT acceptable.)

I CERTIFY that _____, whose identity is known or was
(Name of Person Who Appeared)
 proven to me, personally appeared before me this _____ day of _____,
(Month / Year)
 at _____, and signed this form.
(City / State)

(OFFICIAL STAMP OR SEAL)

(Signature and Title of Certifying Individual)

(Name of Financial Institution)

(Address)

(City / State / ZIP Code)

(Telephone)

ACCEPTABLE CERTIFICATIONS: Financial institution's official seal or stamp (such as corporate seal, signature guaranteed stamp, or medallion stamp). Brokers must use a medallion stamp.

(Notary certification is NOT acceptable.)

I CERTIFY that _____, whose identity is known or was proven to me, personally appeared before me this _____ day of _____, at _____, and signed this form.

(Name of Person Who Appeared) (Month / Year)
(City / State)

(OFFICIAL STAMP OR SEAL) (Signature and Title of Certifying Individual)

(Name of Financial Institution)

(Address)

(City / State / ZIP Code)

(Telephone)

ACCEPTABLE CERTIFICATIONS: Financial institution's official seal or stamp (such as corporate seal, signature guaranteed stamp, or medallion stamp). Brokers must use a medallion stamp.

(Notary certification is NOT acceptable.)

I CERTIFY that _____, whose identity is known or was proven to me, personally appeared before me this _____ day of _____, at _____, and signed this form.

(Name of Person Who Appeared) (Month / Year)
(City / State)

(OFFICIAL STAMP OR SEAL) (Signature and Title of Certifying Individual)

(Name of Financial Institution)

(Address)

(City / State / ZIP Code)

(Telephone)

ACCEPTABLE CERTIFICATIONS: Financial institution's official seal or stamp (such as corporate seal, signature guaranteed stamp, or medallion stamp). Brokers must use a medallion stamp.

(Notary certification is NOT acceptable.)

INSTRUCTIONS

USE OF FORM – Use this form to request disposition of United States Treasury Securities (Treasury Bills, Notes, Bonds, TIPS, Savings Bonds, and Savings Notes) and/or related payments belonging to a decedent's estate, under either of the following circumstances:

- The estate was formally administered through the court and has been closed.
- The estate is being settled in accordance with State statute such as Summary Administration, Small Estates Acts, Texas Muniment of Title, Louisiana Judgment of Possession, etc., without the necessity of the court appointing an administrator, executor, or similar legal representative.

ATTACHMENTS – If more space is needed for any item, use a plain sheet of paper or make photocopies, as necessary, and attach to the form.

PART A – DECEDENT'S INFORMATION

Provide the requested information regarding the decedent. If more than one deceased person is named on the securities, provide the information for the person who died last.

Insert the following information:

- The decedent's name
- The decedent's Social Security Number
- The state of the decedent's last legal residence

Submit certified copies of the death certificates for all deceased registrants.

PART B – CIRCUMSTANCES OF REQUEST

Mark the appropriate box to indicate the circumstances under which you are using this form.

- **Mark box 1 if the estate has been settled through court proceedings and the legal representative is no longer acting.**
- **Mark box 2 if the estate is being settled in accordance with State statute** (for example: Summary Administration, Small Estates Act, Texas Muniment of Title, or Louisiana Judgment of Possession).

Evidence Requirements:

If the estate is closed, submit a certified copy under court seal of the final account or decree of distribution, if any.

If the estate is being settled in accordance with State statute, submit the original or a copy, certified under court seal (if filed with the court), of the evidence making distribution of the securities and/or payments or establishing your authority to collect the proceeds of the estate in accordance with the State law or statute.

PART C – PERSONS ENTITLED

List all persons entitled to collect the securities and/or payments through the decedent's estate, as established in the supporting evidence.

1. Show each entitled person's name, the basis of his or her entitlement (i.e., "legatee," "surviving spouse," etc.), and, if he or she is under 21, his or her age.
2. Show any of the persons listed in Item 1 who are under a legal disability. In the space for "Legal Disability," enter the nature of the disability, such as the individual is an "incapacitated person." If the court appointed a legal representative, show the legal representative's name and address. In the space for "Capacity," enter the official title or description of the representative acting, for example, "legal guardian" or "conservator." The representative must submit a certified copy under court seal of the letters of appointment dated within one year of submission.

PART D – DISPOSITION OF SECURITIES AND PAYMENTS TO PERSONS ENTITLED

1. Enter the name of only one entitled person in each Part D, Item 1. (A separate Part D must be completed for each person entitled and each type of distribution desired.) Enter the appropriate Social Security or Employer Identification Number.

2. Describe only the securities or checks to which the person shown in Item 1 is entitled, in whole or in part:
 - **TITLE OF SECURITY** – Identify each security by series, interest rate, type, CUSIP, call and maturity date, as appropriate. If describing a check, insert the word "check."
 - **ISSUE DATE** – Provide the issue date of each security or check.
 - **FACE AMOUNT** – Provide the face amount (par or denomination) of each security or check.
 - **IDENTIFYING NUMBER** (if applicable) – Provide the serial number of each security, the confirmation number, or the check number.
 - **REGISTRATION** – Provide the registration of each security, check, or account; also provide the account number, if any.

Note: If the Taxpayer Identification Number is included in the registration but is masked (i.e. ***-**-1234), please be sure to provide the entire number.

EXAMPLES:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION
Paper Marketable Security 9 1/8 % TREASURY BOND OF 2004-2009 MATURES 5/15/09 CUSIP 912810CG1	5/15/79	\$5,000	Serial # 123	JOHN DOE AND BOB DOE SSN 222-22-2222
Electronic Marketable Security CUSIP 912795QW4	2/5/04	\$1,000		ACCT # 4800-123-1234 JIM DOE SSN 222-22-2222
Electronic Series I Savings Bond SERIES I	1/1/02	\$100	Confirmation # 12345	ACCT # N-111-111-111 BOB SMITH SSN 222-22-2222
Paper Series EE Savings Bond SERIES EE	7/99	\$100	Serial # C-123,456,789-EE	BILL SMITH OR JANE SMITH
Check CHECK	7/26/04	\$351.02	Check # 502123456	JIM SMITH

⊖ If unsure what to provide in each of the areas, furnish in the space for "REGISTRATION" all information shown on the face of the security or check.

3. Mark the block "In full" if the person listed in Item 1 is to receive the entire value of the securities and/or checks described in Item 2. If the person listed in Item 1 is not to receive the entire value, mark the second block and provide the amount, fractional share, or percentage to which he or she is entitled.
4. Check the appropriate block indicating type of distribution for the particular type of security involved (securities can't be transferred from one type to another). Provide account numbers, if any.
 - Provide a separate Part D for each different registration or type of distribution desired.
 - In certain circumstances, we may need to request additional forms and/or information in order to complete the requested action. In this event, we will provide any additional forms and/or instructions.
 - Reissue or transfer (when applicable) isn't an option if there is not sufficient time to process the transaction before the security matures. If we are unable to process a reissue or transfer request before the security matures, payment will be issued. All Saving Bonds of Series A, B, C, D, E, F, G, H, J, and K, and all Savings Notes, have reached final maturity.
 - Any interest that is due or becomes due on securities belonging to the estate of the decedent will be paid to the person to whom the securities are distributed, unless otherwise requested.
5. Provide mailing instructions. *(If payment by direct deposit is desired, complete Item 6 instead.)*
6. Provide information on the bank account where the payment is to be direct-deposited. All persons requesting payment must sign in Part E of this form. If payment is to be deposited to a bank account in the name of a different person, then that person or his or her representative, who can authorize such a deposit, must also sign in Part E. For Treasury Bills, Notes, Bonds, and TIPS held in electronic form, payment of matured securities may be made by direct deposit if only one individual is entitled to payment.

PART E – SIGNATURES AND CERTIFICATIONS

SIGNATURES – The application must be signed in ink by:

- All competent persons listed in Part C, Item 1, and Part D, Item 1.
- The legal guardian or similar representative of the estate of any person under legal disability listed in Part C, Item 2, or Part D, Item 1; and
- A parent on behalf of any minor listed in Part C, Item 1, or Part D, Item 1.

CERTIFICATION – Each person whose signature is required must appear before and establish identification to the satisfaction of an authorized certifying individual. The signatures to the form must be signed in the certifying individual's presence. The certifying individual must affix the seal or stamp which is used when certifying requests for payment. Authorized certifying individuals are available at most banking institutions, including credit unions.

ADDITIONAL EVIDENCE – The Commissioner of the Public Debt, as designee of the Secretary of the Treasury, reserves the right in any particular case to require the submission of additional evidence.

RETURN OF EVIDENCE – If you want the evidence submitted with this form to be returned to you, please provide a written request when you submit the form and evidence.

WHERE TO SEND – Send this form, all securities and/or related checks, and any necessary evidence to the Department of the Treasury, Bureau of the Public Debt, using the appropriate address below.

- H or HH Savings Bonds: PO Box 2186, Parkersburg, WV 26106-2186
- E, EE, or I Savings Bonds—paper: PO Box 7012, Parkersburg, WV 26106-7012
- E, EE, or I Savings Bonds—electronic: PO Box 7015, Parkersburg, WV 26106-7015
- Treasury Bills, Notes, Bonds, or TIPS: PO Box 426, Parkersburg, WV 26106-0426


NOTICE UNDER PRIVACY ACT AND PAPERWORK REDUCTION ACT

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a Social Security Number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains, as otherwise authorized by law or regulation.

We estimate it will take you about 30 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND your completed form to this address; send it to the appropriate address in "WHERE TO SEND" in the instructions.**

For official use only: Customer Name _____	Customer No. _____
PD F 5396 E Department of the Treasury Bureau of the Public Debt (Revised August 2011)	
OMB No. 1535-0128	
Direct Deposit Sign-Up Form	
Check one: <input checked="" type="checkbox"/> Interest payments <input type="checkbox"/> Redemption payment	
<input type="checkbox"/> Check this box if the address furnished below should <i>not</i> be used to update HH and H accounts.	
Please Print: Name (or names, if joint account) _____ Sarah Brown	
Address _____ 123 1st Ave _____ Sunny CA 12345	
Telephone No. (Home) _____ 555-555-5555 (Work) _____	
Social Security No. _____ 456-78-9012 OR Employer Identification No. _____	
Enter the following information OR attach a voided check*:	
Depositor's Account No. _____ 0827192437 Type of Account <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings	
Bank Routing No. _____ 219063220 Bank Phone No. _____ 562-222-2222	
Financial Institution Name _____ Bank USA	
* If you want payments deposited at a credit union, DO NOT ATTACH A VOIDED CHECK. Ask the credit union to tell you the correct routing number to use on this form.	
For a joint account, only the person whose Taxpayer Identification Number is shown should sign the form. Under penalty of perjury, I certify that: 1. The Taxpayer Identification Number shown on this form is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me), and 2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) I have been notified by the Internal Revenue Service that I am no longer subject to backup withholding, and 3. I am a U.S. person (including a U.S. resident alien). (Instructions - You must cross out Item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.)	
 _____ (Signature)	_____ 12/27/2011 (Date)
Instructions: Complete and sign this form to request the direct deposit of Series HH or Series H bond interest payments or a savings bond redemption payment. Unless otherwise notified, the address and direct deposit information furnished will be updated on all HH and H accounts under the Taxpayer Identification Number provided.	
WHERE TO SEND – Unless otherwise instructed, send the completed and signed form and, if applicable, the properly signed and certified bond(s), as well as any other appropriate forms and evidence, to: Treasury Retail Securities Site PO Box 214 Minneapolis, MN 55480-0214 (Phone: 800-553-2663)	
NOTICE UNDER PRIVACY ACT AND PAPERWORK REDUCTION ACT The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a Social Security Number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109). The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions. Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes, courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains, as otherwise authorized by law or regulation. We estimate it will take you about 10 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. DO NOT SEND completed form to this address; send to the address shown above in "WHERE TO SEND."	

Note: This form may be used in lieu of form SF 1199A.

**Power of Attorney Packet
United States Savings Bonds & Notes**

We are providing this information in response to your recent inquiry. Please submit a certified copy of the Power of Attorney authorizing the attorney-in-fact to sell or cash bonds or to sell personal property. The document must have a visible stamp or seal of the certifying officer. As an alternative, the owner of the bond(s) can complete a Durable Power of Attorney for Securities and Savings Bonds Transactions (PD F 5188).

If **payment** of the bond(s) is desired, the attorney-in-fact must sign the request for payment on the back of the bond(s) in his/her fiduciary capacity in the presence of an authorized certifying officer (available at a bank, trust company, or credit union).

If a **change of address or an update to ACH** payment information for Series H/HH bond(s) is desired, the attorney-in-fact must complete a Direct Deposit Sign-Up Form (PD F 5396).

It is important that the form(s) be completed and signed in accordance with the instructions. Please note that PD F 5188 must be signed in the presence of an authorized certifying officer (available at a bank, trust company, or credit union), if applicable.

PD F 5188 – Durable Power of Attorney for Securities and Savings Bonds Transactions
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sec5188.pdf>)

PD F 5396 – Direct Deposit Sign-Up Form
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav5396.pdf>)

NOTE: Savings bonds may not be reissued upon the request of an attorney-in-fact.

Send To:

Bureau of the Public Debt
PO Box 7012
Parkersburg WV 26106-7012

Include the completed form(s) and/or Power of Attorney document along with the savings bonds (if applicable).

For further information, visit us on the web at www.treasurydirect.gov or call 304-480-7711.

Revised January 2007

Trust Packet

United States Savings Bonds & Notes

We are providing this information in response to your recent inquiry. Complete the appropriate form(s) according to the instructions. If required, sign the form(s) in the presence of an authorized certifying officer (available at a bank, trust company, or credit union).

Definitions:

Trust – Real or personal property held by one person for the benefit of another person (or oneself). Trusts have a specific purpose, a designated beneficiary, and specific duties for the trustee(s) as specified by the grantor. Every trust has a:

- Grantor or Donor – Person who creates the trust.
- Trustee(s) – The party or entity, named in the trust by the grantor, to care for and manage the property.
- Beneficiary – The party for whose benefit the trust was created and who receives the income from the trust.

Trust Agreement / Trust Instrument – The actual document that sets out in writing the authority, duties, and rights of everyone involved. It can be called a *declaration of trust, deed of trust, trust indenture, or agreement of trust*.

Types of Trusts:

Private Trust Estates

- Personal Trusts – Created by an individual to benefit himself or others. Personal trusts can be revocable or irrevocable, and may be known as:
 - Declaration of Trust (U/D/T) – The grantor and trustee are the same person;
 - Trust Under Agreement (U/A) – The grantor and trustee are not the same; or
 - Testamentary Trust (U/W) – Created under a will; it doesn't take effect until the grantor's death.

Public or Quasi-Public Trusts – Funds for which public bodies or officers act as trustees under express authority of law.

Trust Registrations:

Security registrations must include the name(s) of the trustee(s), name(s) of the grantor(s) – unless the trust is known by the trust name, such as "Smith Family Trust," and the date the trust was created. Also, the trustee(s) must sign for transaction requests for accounts registered in trust form.

Forms:

PD F 1455 — Request by Fiduciary for Distribution of United States Treasury Securities
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav1455.pdf>)

PD F 1851 — Request to Reissue United States Savings Bonds to a Personal Trust
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav1851.pdf>)

PD F 4000 — Request to Reissue United States Savings Bonds
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav4000.pdf>)

PD F 5396 — Direct Deposit Sign-Up Form
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav5396.pdf>)

Additional Requirements:

If bonds are registered in the name of a trust and a change in the registration is being requested:

- Personal Trust — Provide a copy of the entire trust agreement with any amendments or pertinent pages and any amendments certified to be a true and correct copy of the original. The following pages must be included:
 - The page showing the name and date of the trust;
 - The page(s) identifying the successor trustee(s) (if more than one successor trustee is named, also provide the portion of the trust that states if they may act independently);
 - The page with the grantor's certified signature;
 - Any amendments to the trust that may alter the information on the pages submitted or limit the authority of the trustee(s) to request the transaction.
- Testamentary Trust — Provide a certified copy of the will, under court seal. (The will must be probated in order for a testamentary trust to be effective.)

In the event the trustee named in the registration of the bond(s) is no longer acting, also provide:

- A certified copy of the trustee's death certificate; or
- A letter of resignation.

If the trust instrument or will does not name a successor trustee, a certified copy of the court order or other evidence is required.

An authorized trust registration should include the name(s) of the trustee(s), name(s) of the grantor(s), and, if applicable, the date the trust was created.

NOTE: Additional forms or documentation may be required depending on the transaction requested.

Send To:

Bureau of the Public Debt
PO Box 7012
Parkersburg WV 26106-7012

Include the completed form(s), bonds, and the trust instrument (if applicable).

For further information, visit us on the web at www.treasurydirect.gov or call 304-480-7711.

Revised September 2008

Claim Packet
United States Savings Bonds & Notes

We are providing this information in response to your recent inquiry. To file a claim for a bond that is lost, stolen, or destroyed, you will need to complete a PDF 1048 according to the instructions.

You will need to show a description of the bond(s) in the spaces provided on the form. This information is necessary to identify ownership records of the bonds, which establish rights, authority, and entitlement to the bonds. Please provide as much of the information as you can because failure to furnish the necessary information may prevent the issuance of a substitute bond or payment.

Please sign the form in the presence of an authorized certifying officer (available at a bank, trust company, or credit union).

PDF 1048 – Claim for Lost, Stolen, or Destroyed United States Savings Bonds
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav1048.pdf>)

Additional Requirements:

- If the bond(s) is mutilated, carefully pack the pieces and submit them with the claim application.
- If any registrant is deceased, provide a certified copy of the death certificate.

NOTE: Additional forms or documentation may be required depending on the transaction requested.

Send To:

Bureau of the Public Debt
PO Box 7012
Parkersburg WV 26106-7012

For further information, visit us on the web at www.treasurydirect.gov or call 304-480-7711.

Revised January 2007

The Guide to Cashing Savings Bonds – PD P 0022

The Guide to Cashing Savings Bonds (PD P 0022) explains the types of acceptable identification and provides paying agents a step-by-step question and answer approach for cashing bonds. The guide is designed to simplify the redemption process for tellers and as a result, eliminate errors that result in liability findings against their financial institutions.

This booklet can be downloaded at <http://www.treasurydirect.gov/forms/sav0022.pdf>.

Note: Paying agents should order sufficient quantities of the guide from the Treasury Retail Securities (TRS) site to distribute to all personnel involved with paying bonds.

How to Redeem a Savings Bond or Note



For more information on redeeming savings bonds/notes, see Chapter 3 and Appendix D.

Can Redeem	Cannot Redeem
<ul style="list-style-type: none"> • Series A, B, C, D, E/EE, and I savings bonds and savings stamps. • Savings notes/Freedom Shares. • Bonds at least 12 months old. • Bonds in good condition (i.e., not mutilated, defaced, or altered). • Presenter is owner or co-owner. • Presenter is beneficiary or legal representative (need documentary evidence). • Presenter is parent with whom minor bond owner resides. <p>Identify the presenter (person redeeming the bond) and determine the redemption limit, if any, using one of the three methods described under 'Acceptable Forms of Identification.'</p> <p>Complete the "Request for Payment" section on the back of each bond.</p> <ul style="list-style-type: none"> • Ensure presenter has signed this section in your presence. • Have presenter insert his/her title (e.g., executor, administrator, if any, in your presence. • If the address on the face of a bond is incorrect, have presenter insert the current address on the back of one bond. • Insert the SSN of the presenter on one bond. Use the minor's SSN when paying a parent on behalf of the minor. Use the SSN or the EIN for the estate when paying an executor, administrator, or other fiduciary. • Notate how presenter was identified and evidence on back of bond. <p>Determine value of the bonds, imprint and complete your payment stamp, and pay the presenter.</p> <p><i>Note:</i> Series EE bonds issued May 1997 or later and Series I bonds have a 3-month interest penalty if cashed within the first five years from the issue date. In these circumstances, the interest penalty is already taken into account in the Tables of Redemption Values.</p> <p><i>*References to bonds also apply to savings notes.</i></p> <p>Encourage bond owners to use the Savings Bond Wizard or Savings Bond Calculator. They can enter their bond information and price their bonds. They can also use these tools to keep an inventory of their bonds.</p> <p>The Savings Bond Wizard is available here: http://www.treasurydirect.gov/indiv/tools/tools_saving_sbondwizard.htm</p> <p>The Savings Bond Calculator is available here: http://www.treasurydirect.gov/indiv/tools/tools_saving_sbondcalc.htm</p>	<ul style="list-style-type: none"> • Series F, G, J, K, and H/HH bonds. • Individual Retirement Bonds. • Retirement Plan Bonds. • Presenter is an attorney-in-fact. • Bonds owned by a corporation, partnership, or company. • Requests for payment of less than total redemption value. <p>Identify the presenter (person redeeming the bond) using <i>The Guide to Cashing Savings Bonds (PD P 0022)</i> and determine the redemption limit, if any, using one of the three methods described under 'Acceptable Forms of Identification.'</p> <p>Complete the "Request for Payment" section on the back of each bond.</p> <ul style="list-style-type: none"> • Ensure presenter has signed this section in your presence. • Have presenter insert his/her title (e.g., executor, administrator), if any, in your presence. • If the address on the face of a bond is incorrect, have presenter insert the current address on the back of one bond. • Insert the SSN of the presenter on one bond. Use the minor's SSN when a bond is presented by a parent on behalf of the minor. Use the SSN or the EIN for the estate when a bond is presented by an executor, administrator, or other fiduciary. • Notate how presenter was identified on back of bond. <p>Certify the presenter's signature on the "Request for Payment" section on the back of the bonds by signing your name, title, and date, and by affixing your corporate seal or issuing/ paying agent validating stamp.</p> <p>Forward transaction to Public Debt or your servicing Treasury Retail Securities (TRS) site:</p> <ul style="list-style-type: none"> • Include certified bonds and legal evidence, if any. (Evidence must be currently dated and bear an official seal.) • Provide affidavit for any name differences between bond registrations and evidence. • Provide payment instructions (i.e. by ACH credit to reserve/correspondent account or by check). • Provide name and telephone number of contact person for problem resolution.

Acceptable Forms of Identification

Note: See *The Guide to Cashing Savings Bonds* (PD P 0022) for complete details.

Customer Identification

1. Ensure that the person who presents the bond for payment (presenter) is a customer whose name has been on the account for at least six months.
2. Have the presenter sign the “Request for Payment” section on the back of the bond.
3. Ensure that the signature on the bond compares favorably with the signature on file.
4. Write the account number on the back of the bond for identification purposes.
5. *There is no limit on redemption amount.*

Personal Identification

1. Ensure that the presenter is identified by another person (identifier) who must be:
 - A customer whose name has been on the account for at least six months and whose signature compares favorably with one on file *or*
 - Personally known by an officer of your institution.
2. Ask questions to ensure the identifier knows the presenter by the name on the bond and that the source and duration of their acquaintance makes the identification reliable. On the back of the bond, note the source and duration of their acquaintance, following the examples in *The Guide to Cashing Savings Bonds* (PD P 0022).
3. Have the identifier sign the back of the bond and provide a current address.
4. Have the presenter sign the “Request for Payment” section on the back of the bond.
5. Write the account number of the customer identifying on the back of the bond for identification purposes.
6. *There is no limit on redemption amount.*

Documentary Identification

Note: Use this method when the presenter does not have an account at your institution or if the account was established less than six months ago. You can cash bonds for a non-customer with proper ID up to \$1,000 per transaction.

1. Ask presenter to provide an ID document, listed as approved in *The Guide to Cashing Savings Bonds* (PD P 0022), and examine it to ensure:
 - It has the same name as shown on the bond.
 - The signature and the picture or physical description compare favorably with the presenter.
 - Nothing raises suspicion as to its authenticity.
2. On the back of the bond, note the type of ID used, following the examples in *The Guide to Cashing Savings Bonds* (PD P 0022).
3. Have the presenter sign the “Request for Payment” section on the back of the bond.
4. *Remember there is a limit of \$1,000 redemption value per transaction.*

How to Help With a Savings Bond Reissue Transaction

In certain situations, savings bonds may be reissued to change the names or forms of registration. You may help your customer complete the proper form for this transaction.



For more information on reissue transactions, see the *Savings Bonds Resource Guide* (Chapter 1, Appendices C and D).

1. Determine if the bond(s) is eligible for reissue. The following circumstances **prohibit** a bond(s) from being reissued:

- The bond has 30 days or less remaining to final maturity, or has reached final maturity and stopped earning interest.



See “Original and Final Maturity” section in Chapter 1.

- The only purpose of reissue is to (1) change denominations or (2) correct an address, a social security number, or a minor typographical error.
-

2. Handle a bond eligible for reissue as follows:

- Complete a separate form for each new registration requested.
 - If Series HH bonds are involved, the new owner must certify that the SSN is correct and that the owner is not subject to backup withholding. If the form used to request reissue does not bear this preprinted certification statement, the new owner must complete and sign IRS form W-9.
 - If Series HH bonds are involved, the new owner should complete a SF 1199A or form PD F 5396.
-

3. Have the presenter sign the form, and certify the presenter’s signature on the form by signing your name, title, and date, and by affixing your corporate seal or issuing/paying agent validating stamp. It is not necessary for the bond(s) to be signed and certified. The requirements for identifying the presenter are the same as for redeeming bonds.
-

4. Forward reissue transactions to the address shown on the completed form.

- Include bonds, reissue and related forms, and legal evidence, if any. (Evidence must be currently dated and bear an official seal.)
- Provide a *Certificate of Identity* (PD F 0385 E) for any name differences between the bond registrations and the evidence.
- Provide the name and telephone number of a contact person for problem resolution.

List of Relevant Treasury Circulars



Treasury Circulars are available at <http://www.treasurydirect.gov/deptcirculars.htm>

Subject	Treasury Regulations	Code of Federal Regulations
Offering of Series I	DCPD 1-98	31 CFR, Part 359
Regulations/Series I	DCPD 2-98	31 CFR, Part 360
Offering of Series EE	DCPD 1-80	31 CFR, Part 351
*Offering of Series HH	DCPD 2-80	31 CFR, Part 352
Regulations/Series EE and HH	DCPD 3-80	31 CFR, Part 353
*Regulations/Series E and H, Savings Notes, and matured Series A, B, C, D, F, G, J, and K	DC 530	31 CFR, Part 315
Regulations/Paying Agents	DC 750	31 CFR, Part 321
Paying Agent - Special Endorsement	DC 888	31 CFR, Part 330
General Regulations/US Securities	DC 300	31 CFR, Part 306
** Offering of Series E	DC 653	31 CFR, Part 316
**Offering of Series H	DC 905	31 CFR, Part 332
**Offering of Savings Notes	DCPD 3-67	31 CFR, Part 342
TreasuryDirect®		31 CFR, Part 363

**Securities no longer offered for sale but regulations are still in effect for outstanding bonds and notes.*

***Securities no longer offered for sale.*

Contact List

Treasury Retail Securities (TRS) Site

The TRS site in Minneapolis processes savings bond transactions and provides instructional materials for savings bond agents. The TRS site provides forms required for savings bond transactions, regulations and qualifications agreements, and other information.

Minneapolis Treasury Retail Securities Site Quick Reference Guide for Savings Bond Paying Agents

If you have questions about...	If you need to contact us by mail or email...	Our hours of operation and contact numbers are...
General Savings Bond Customer Service	FRB Minneapolis P.O. Box 9109 Minneapolis, MN 55480-9109 <u>Email</u> : mpls.savingsbonds@mpls.frb.org	7:00 a.m. – 5:00 p.m. CT <u>Toll Free</u> : 800-553-2663 (Menu Option 4, then Option 2) <u>Fax</u> : 612-204-5740
Redemption and Reissue H/HH Bond Servicing	FRB Minneapolis P.O. Box 214 Minneapolis, MN 55480-0214	7:00 a.m. – 5:00 p.m. CT <u>Toll Free</u> : 800-553-2663 (Menu Option 4, then Option 2) <u>Fax</u> : 612-204-6795
Ordering Forms/Supplies	FRB Minneapolis P.O. Box 89 Minneapolis, MN 55480-0089	24-Hour Recorded Line <u>Toll Free</u> : 800-553-2663 (Menu Option 4, then Option 1) <u>Fax</u> : 612-204-5740
Training Information	<u>Website</u> : www.treasurydirect.gov/instit/savbond/training/training.htm	7:00 a.m. – 5:00 p.m. CT <u>Toll Free</u> : 800-553-2663 (Menu Option 4, then Option 2) <u>Fax</u> : 612-204-5740
Overnight Mailings	FRB Minneapolis Savings Bonds Division 90 Hennepin Ave Minneapolis, MN 55401	N/A
Redeemed Savings Bond Clearing (Including Paper and Image Cash Letters and Adjustments)	<u>Website</u> : www.frb services.org/Treasury/SavingsBonds.html	24-Hour Check Services Support <u>Toll Free</u> : 877-372-2457

Bureau of the Public Debt

Public Debt is the Treasury bureau tasked with administering the Savings Bonds program. The Office of Retail Securities supervises transactions involving savings bonds, savings notes, and retirement bonds. That Office also settles claims for lost, stolen, destroyed and mutilated bonds. Public Debt provides customer brochures and pamphlets for download at http://www.treasurydirect.gov/instit/savbond/mat/mat_broch.htm.

Savings Bonds Training Outline

This outline provides key information regarding savings bonds that you may find useful when conducting in-house training.

I. Introduction

A. Background

- A savings bond represents a loan made to the United States. Savings bonds are registered securities backed by the full faith and credit of the United States. They cannot be sold in a secondary securities market or used as collateral.
- The U.S. Savings Bond Program began in 1935. The Series E bond was introduced in May 1941 and became the most widely held security in the world. The Series EE bond replaced the Series E bond in 1980. The I Bond was introduced in 1998.

B. Relationship among Financial Institutions, Treasury Retail Securities (TRS), and the Bureau of the Public Debt

- Financial institutions meet customer needs by assisting in the completion of savings bond transactions and answering questions.
 - TRS services financial institutions by processing savings bond payments and transactions, and by providing instructional materials and training.
 - The Bureau of the Public Debt establishes guidelines, makes final accounting for bonds retired, and processes savings bond cases that are beyond the authority of TRS.
-

II. General and Historical Information

A. Series

- **Series EE** bonds are savings securities that were designed to encourage savings by investors of relatively modest means. For full disclosure of terms and conditions of EE bonds, see Department of the Treasury Circulars, Public Debt Series No. 1-80 and No. 3-80. at <http://www.treasurydirect.gov/deptcirculars.htm>.

Paper Series EE bonds are accrual type bonds that were purchased at a 50% discount; for example, you paid \$25 to buy a \$50 bond. Interest accumulates and is paid as part of the redemption value when the bond is cashed. Series EE bonds with May 1997 and later issue dates accrue interest monthly and interest is compounded semiannually. Bonds with May 1, 2005 and later issue dates earn interest at fixed rates. A fixed rate remains constant for the 30-year life of the bond, which includes a 10-year extended maturity period, unless a different rate or rate structure is announced prior to the start of that extension period.

- **Series I** bonds are inflation-indexed savings securities designed to help protect investor purchasing power. For full disclosure of terms and conditions of Series I bonds, see Department of the Treasury Circulars, Public Debt Series No. 1-98 and No. 2-98 at <http://www.treasurydirect.gov/deptcirculars.htm>. Paper I bonds were accrual type bonds issued at par (face value); for example, you paid \$50 to buy a \$50 bond. Interest accumulates and is paid as part of the bond's redemption value when the bond is cashed. Series I bonds usually increase in value monthly; interest compounds semiannually. The Series I bond earnings rate reflects the combination of a fixed rate and an inflation rate. The fixed rate remains constant for the life of the bond, but the inflation rate can vary every 6 months. Series I bonds can earn interest for up to 30 years.
- **TreasuryDirect®** is an online system that provides customers with the opportunity to hold both electronic Treasury marketable securities and electronic savings bonds directly with the Treasury in a single account. To learn more, go to www.treasurydirect.gov.

B. Denominations

Paper Series EE and I savings bonds were offered in various denominations. The charts below illustrate the different denominations that were offered:

Series EE Savings Bonds			
Prefix	Denomination (Face Amount)	Purchase Price	Portrait
L	\$50	\$25	George Washington
K	75	37.50	John Adams
C	100	50	Thomas Jefferson
R	200	100	James Madison
D	500	250	Alexander Hamilton
M	1,000	500	Benjamin Franklin
V	5,000	2,500	Paul Revere
X	10,000	5,000	James Wilson

Series I Savings Bonds			
Prefix	Denomination (Face Amount)	Purchase Price	Portrait
L	\$50	\$50	Helen Keller
K	75	75	Dr. Hector Garcia
C	100	100	Martin Luther King Jr.
R	200	200	Chief Joseph
D	500	500	General George C. Marshall
M	1,000	1,000	Albert Einstein
V	5,000	5,000	Marian Anderson

C. Eligible Owners

Paper bond registrations are permitted to include their names of:

- ✓ Residents of the United States, its territories and possessions, and the Commonwealth of Puerto Rico
- ✓ Citizens of the United States residing abroad
- ✓ Civilian employees of the United States or members of its Armed Forces, regardless of residence or citizenship, provided they have a taxpayer identification number (TIN)

Individuals not in these categories maybe a co-owner, beneficiary, or owner in certain circumstances, unless the individual is a resident of any area where the Treasury restricts or regulates the delivery of checks drawn on U.S. funds. To learn more, see Department of the Treasury Circulars, Public Debt Series Nos. 3-80 and 2-98, at <http://www.treasurydirect.gov/deptcircul.htm>.

D. Authorized Forms of Registration

- **Single ownership** (one individual). Example: John Q Doe, 123 45 6789.* Only the registered owner may redeem the bond. At the death of the owner, the bond becomes the property of the bond owner's estate.
- **Co-ownership** (two individuals as co-owners). Example: John Q Doe OR Mary S Doe, 123 45 6789.* Either co-owner may cash the bond without the knowledge or approval of the other. At the death of one co-owner, the surviving co-owner becomes the sole owner of the bond.
- **Beneficiary** (one owner and one beneficiary). Example: John Q Doe POD (payable on death) Mary S Doe, 123 45 6789.* The bond is redeemable only at the request of the registered owner. The beneficiary becomes the owner of the bond at the death of the original owner.
- **Fiduciaries** (trustees, custodians, guardians, etc). Example: John Doe Trustee under agreement with Mary Roe dated 12/17/94, 12-3456789.* Limited to estates of living persons for Series I bonds.
- **Private and public organizations**. Example: Smith Manufacturing Company a corporation, 12-3456789.* Note: Not authorized for I bonds.

Effective August 15, 2006, due to privacy concerns, the complete Taxpayer Identifying Number (TIN) was no longer required on the face of a definitive (paper) bond. The complete TIN continues to be maintained on official bond records. The TIN is masked and appears as * ** 6789*

Only two names are allowed per bond registration. For bonds in co-ownership form, one of the co-owners is considered the “principal co-owner” for federal income tax purposes. (The principal co-owner is the co-owner who (1) purchased the bonds with his or her own funds or (2) received the bonds as a gift, a legacy, an inheritance, or as a result of judicial proceedings and had the bonds reissued (re-registered) in co-owner form.) To learn more about these and other registrations for definitive (paper) savings bonds, please see Department of the Treasury Circulars, Public Debt Series Nos. 3-80 and 2-98, at <http://www.treasurydirect.gov/deptcircul.htm>.

E. Interest and Maturity



See Appendix J for questions and answers about interest on paper savings securities.

Series E/EE Bonds and Savings Notes - Accrual Type

Interest accrues and is paid as part of the redemption value when a Series E/EE bond or savings note is cashed. The issue date determines when a bond begins earning interest, increases in value, and stops earning interest. The rate at which bonds earn interest also depends on the issue date. The issue date is the first day of the month shown in the issue date on a paper savings bond. For example, if "September 2010" is shown as the issue date on the paper bond, the issue date is September 1, 2010. (All savings notes and all Series E bonds have reached final maturity and have stopped earning interest.)

Paper EE savings bonds are eligible for redemption after they are held a minimum of one year. An interest penalty consisting of the 3 most recent month's interest applies to bonds cashed before 5 years. (Values (\$) of EE that are less than 5 years old do not include the latest 3-months' interest.)

Paper EE Bonds with May 2005 and Later Issue Dates

When an EE bond with a May 2005 or later issue date becomes 20 years old—that is, when an EE bond reaches its original maturity date—that EE bond's value (\$) will be no less than double its original value (the issue price). During that EE bond's 10-year extended maturity period, that bond will continue to earn the fixed rate set at the time of issue unless a new rate or rate structure is announced before the start of the extended maturity period. If an EE bond with a May 2005 or later issue date does not double in value as the result of applying the fixed rate for the first 20 years, the Treasury will make a one-time adjustment at original maturity to make up the difference.

Paper Series EE Bonds Issued May 1997 through April 2005


Rates for Series EE savings bonds bought May 1, 1997, through April 2005 are 90% of the average yields on 5-year Treasury securities over the six months preceding rate announcements. Rates are announced each May and November; but, for a particular EE bond, the rate changes on each six-month anniversary of the bond's issue date. For example, the 6-month earning period for a bond issued in June is June through November. On June 1, the bond begins earning interest at the rate announced in May. On December 1, the bond begins earning interest at the rate announced in November.

These EE bonds increase in value every month; interest is compounded semiannually. Series EE bonds earn interest for 30 years. Because the interest for these bonds is tied to market rates every six months, there's no way to predict when a bond will reach its face value. If a paper EE bond with a June 2003, or later, issue date doesn't reach face value by the time it is 20 years old, Treasury will make a one-time adjustment to increase that EE bond's value to face value at that time. For paper bonds issued May 1997 through May 2003, the Treasury will make a one-time adjustment if the bond does not reach face value by the time it is 17 years old.

Paper Series EE Bonds Issued May 1995 through April 1997

Series EE savings bonds issued May 1, 1995, through April 30, 1997, earn interest based on market yields for Treasury securities—that is, 85% of the average of 5-year Treasury security yields. A new rate is determined May 1 and November 1. The May 1 rate reflects yields during the preceding November through April and the November 1 rate reflects yields during the preceding May through October. (These Series EE bonds earned short-term rates for the first five years.)

Bonds increase in value six months after purchase and every six months thereafter. For example, a bond bought in June will increase in value on December 1 and on each following June 1 and December 1. When the bonds are cashed, the bond owner will receive the value of the bonds as of the last date interest was added. If the bonds are redeemed between dates on which they increase in value (accrue interest), the bond owner will not receive interest for the partial period.

 See Appendix B for a table listing the interest accrual dates.

Paper Series E/EE Bonds and Savings Notes Issued Before May 1995

The rate at which these Series EE bonds earn interest depends on their issue date. (All savings notes and Series E bonds have stopped earning interest.) EE bonds stop earning interest 30 years after their issue dates. EE bonds that were issued before May 1995 and are less than 30 years old earn interest at either guaranteed minimum rates for the entire period from the date of issue or market-based rates for the entire period from the date of issue (or if issued before November 1982, from the bond's first interest accrual date on or after November 1, 1982), whichever category of rates for the entire period produces the higher redemption value.

Guaranteed minimum rates were set at the time a bond was issued. This initial minimum rate applies for a bond's original maturity period and is subject to change as a bond enters an extended maturity period. For guaranteed minimum rates, contact your servicing TRS site. Market-based rates are based on the 5-year Treasury securities yields that are calculated each May 1 and November 1. The market-based savings bond rate is set at 85% of the average of these yields for the applicable earning periods.

Series EE Bonds Issued March 1993 through April 1995

Bonds with issue dates of March 1993 through April 1995 have a guaranteed minimum rate of 4% per year, compounded semiannually. These bonds have an original maturity period of 18 years. For current rates, contact your servicing TRS site, or use the online Savings Bond Calculator at http://www.treasurydirect.gov/indiv/tools/tools_savingsbondcalc.htm.

Series EE Bonds Issued November 1982 through February 1993

These bonds began earning interest on a fixed graduated scale that started at 4.16% at six months and increased during the first five years to reach a guaranteed minimum rate at five years. Bonds with issue dates of November 1986 through February 1993 had a guaranteed minimum rate of 6% per year, compounded semiannually, for their 12-year original maturity period. Bonds with issue dates of November 1982 through October 1986 had a guaranteed minimum rate of 7.5% per year, compounded semiannually, for their 10-year original maturity period. For current rates, contact your servicing TRS site, or use the online Savings Bond Calculator at http://www.treasurydirect.gov/indiv/tools/tools_savingsbondcalc.htm.

Series EE Bonds Issued Before November 1982

These bonds, if they have not reached final maturity and stopped earning interest, are earning interest at either guaranteed rates from the bond's first interest accrual dates on or after November 1, 1982, or at market-based rates for that entire period, whichever produces the higher redemption value.

Series H/HH Bonds - Current Income Type

Important note: Treasury discontinued offering Series HH bonds on August 31, 2004. Although no new bonds are being issued, existing bonds will continue to earn interest until redemption or final maturity, whichever event happens first.

Interest is paid every six months by direct deposit (ACH) to an account in the owner's or co-owner's name. Series HH bonds are issued for an original term of 10 years and are granted one 10-year extension giving them a full life of 20 years. Interest rates are subject to change when a bond enters an extension period. Series HH bonds with issue dates of January 2003 through August 2004, and Series HH bonds entering an extended maturity period January 1, 2003, and later earn interest at the fixed rate of 1.5%. All other Series HH bonds earn interest at the fixed rate of 4.0% for the first ten years. All Series H bonds have reached final maturity and no longer earn interest.

You may direct your customers to http://www.treasurydirect.gov/indiv/myaccount/myaccount_hhservices.htm, where they can log on to manage their accounts. Through this safe and secure website, they can view their account, change their address, and request tax information. They can also sign up for direct deposit by completing a Direct Deposit Sign-Up Form (PD F 5396) and submitting it to their servicing TRS site.

Original and Final Maturity

Until original maturity, bonds earn interest according to the terms and conditions established at the time they were issued. When a savings bond has reached its original maturity, it enters an extended maturity period. Extended maturity periods are generally 10 years but can be longer or shorter to complete an overall life span. Bonds can enter additional extended maturity periods to complete their interest-earning life spans. The maturity periods for all series of savings bonds may also be found on the following page. Customers can check for bonds that have reached final maturity and for interest payments or bonds returned to the Treasury as undeliverable using Treasury Hunt, found at http://www.treasurydirect.gov/indiv/tools/tools_treasuryhunt.htm. If these electronic tools are not accessible to your financial institution, please contact your servicing TRS site.

Series I Bonds

Series I bonds usually increase in value monthly, and interest is compounded semiannually. The interest accumulates and is paid as part of the redemption value when a bond is cashed. Series I bonds can earn interest for up to 30 years. Series I bonds earn interest at earnings rates that reflect the combination of fixed rates and semi-annual inflation rates. Each May 1 and November 1, Treasury announces a Series I bond earnings rate for bonds issued in the next six months. Although the inflation rate may vary, the fixed rate applies and remains unchanged for the life of the bond.

Series I Bond Fixed Rate

The Secretary of the Treasury announces a fixed rate each May 1 and November 1 that will apply to all Series I bonds issued during the six-month period following the rate announcement. The fixed rate in effect when a bond is issued remains constant for the bond throughout its 30-year life. For example, a fixed rate announced on November 1, 1998, is the fixed rate for Series I bonds issued in November 1998 through April 1999, and remains the same for the life of those bonds.

Series I Bond Inflation Rate

A semiannual inflation rate is variable and is derived every six months from the nonseasonally adjusted (nsa) Consumer Price Index for All Urban Consumers ("CPI- U") for all items, including food and energy, published by the Bureau of Labor Statistics for March and for September. The rate reflects the percent change in the CPI-U index over a six-month period ending at least one month prior to publication of the rate announcement. For example, the inflation rate published in the November 1, 2011 announcement reflects the change in the index from its March 2011 level to its September 2011 level. Treasury uses both negative and positive changes in the CPI-U. If, during periods of deflation, the CPI- U index decreases enough to cause a negative earnings rate, the value of the Series I bond will remain constant until the earnings rate again produces an increase in the bond's value.

Original and Final Maturities of Bonds		
Issue Date	Original Maturity	Final Maturity
Series EE Bonds		
Jun 2003 - Present	20 years	30 years
May 1995 - May 2003	17 years	30 years
Mar 1993 - Apr 1995	18 years	30 years
Nov 1986 - Feb 1993	12 years	30 years
Nov 1982 - Oct 1986	10 years	30 years
May 1981 - Oct 1982	8 years	30 years
Nov 1980 - Apr 1981	9 years	30 years
Jan 1980 - Oct 1980	11 years	30 years
Series I Bonds		
Sep 1998 - Present	20 years	30 years
Series E Bonds		
Dec 1973 - Jun 1980	5 years	30 years
Jun 1969 - Nov 1973	5 years, 10 months	30 years
Dec 1965 - May 1969	7 years	30 years
Jun 1959 - Nov 1965	7 years, 9 months	40 years
Feb 1957 - May 1959	8 years, 11 months	40 years
May 1952 - Jan 1957	9 years, 8 months	40 years
May 1941 - Apr 1952	10 years	40 years
Savings Notes		
May 1967 - Oct 1970	4 years, 6 months	30 years
Series HH Bonds		
Jan 1980 - Aug 2004	10 years	20 years
Series H Bonds		
Feb 1957 - Dec 1979	10 years	30 years
Jun 1952 - Jan 1957	9 years, 8 months	29 years, 8 months

F. Income Tax Reporting

Series E/EE and I Bonds and Savings Notes

Interest earned is exempt from state and local income taxes. The difference between the purchase price and the redemption value is interest. The owner can defer federal income tax until redemption, a taxable reissue (a taxable ownership change), or final maturity, whichever happens first. This means the owner can plan ahead and choose when might be the best time to realize the interest income for tax purposes. There are also special tax benefits available to those who purchase bonds for education. See IRS Publication 970 "Tax Benefits For Education."

For federal income tax purposes, bond owners can report interest annually as it accrues or they can defer interest reporting. If interest is reported annually, or as the result of a taxable reissue transaction, advise owners to keep tax payment records. When bonds are cashed, an Internal Revenue Service (IRS) form 1099-INT will be issued for the full amount of interest, and owners will need records as proof of prior reporting to the IRS.

When reporting Series I bond interest, no distinction is made between interest earned from a fixed rate and that from an inflation rate.



For additional instructions, see "Interest Reporting" in Chapter 3.



If interest is reported annually, advise owners to keep tax payment records.

Series HH Bonds

Bond owners who exchanged Series E/EE bonds or savings notes for Series HH bonds (before September 2004) could defer the tax liability on the E/EE bond interest accrued and at the same time receive income every six months. Bond owners could defer the original tax liability up to 20 years, the total life of the HH bond, at which time it will be reported to the IRS. The bond owner/taxpayer cashing the bond reports the interest (“amount deferred”) when filing his/her federal income tax return for the year in which the bond (1) is cashed, (2) reaches final maturity (stops earning interest), or (3) is disposed of in some other way (reissued to another eligible person during the bond owner’s lifetime), whichever event occurs first.

Interest earned on Series HH bonds, like that on Series E/EE bonds, is exempt from state and local income taxes. However, the semiannual interest payments represent current income and must be reported to the IRS for the year in which they are received.

Education Savings Options

Option 1 - Interest Exclusion from Taxes

Under 26 U.S. Code 135, the interest on Series EE savings bonds purchased January 1990 and after and Series I savings bonds may be tax-exempt when used to (1) pay tuition and fees at qualified educational institutions or (2) make contributions to a qualified state tuition program (beginning with the 1998 tax year), provided the bond owners meet certain income and registration requirements. Details can be found in IRS Publication 970 "Tax Benefits For Education". Also, see IRS Forms 8815 and 8818. As a paying agent, this does not require you to process any additional forms. For detailed information on record-keeping requirements and other tax information, refer your customers to their IRS District Office or the IRS website at <http://www.irs.gov>. Additional information is available at http://www.treasurydirect.gov/indiv/planning/plan_education.htm.

Option 2 - Other Approaches to Handling Taxes on Bond Interest

Individuals who do not qualify for the interest exclusion mentioned above can still use savings bonds to help with their children’s education expenses. Details can be found in IRS Publication 929, “Tax Rules for Children and Dependents.” IRS Publication 550 "Investment Income & Expenses" might also be helpful. Both are available through www.irs.gov. Interest income on bonds purchased in a child’s name alone or with a parent as the beneficiary (not a co-owner) can be included as income for the child each year as it accrues, or deferred until the bonds are redeemed. In either case, the child will be subject to any federal income tax on the interest. Whether annual or deferred reporting is most beneficial will depend on the child’s income over the life of the bonds.

Annual Reporting

A parent may file a federal income tax return in the child’s name (the child will need to have a social security number), reporting the total accrued interest on all bonds registered to the child. The intention to report savings bonds interest annually (on an accrual basis), must be noted on the return. The option to report accrued interest income annually applies to all future years. Questions relating to conditions under which this reporting method may be changed should be referred to the IRS.

No tax will be due unless the child has a total income in a single year equal to the threshold that requires a return to be filed, and no further returns need to be filed until that annual income level has been reached. For children under age 18, unearned income (including dividends and interest) over a specified threshold for that age group will be taxed at the parent’s rate. If the child is age 18 or older, income will be taxed at the child’s rate. The income thresholds are indexed for inflation and are provided in IRS Publication 929.

Under this approach, the tax liability on the bond interest is satisfied on an annual basis; therefore, when the bonds are redeemed, only the current year’s accrual will be subject to federal income tax. When bonds are redeemed, all interest earned on the bonds must be reported to the IRS. Advise parents to keep complete records when using this option so they can show the IRS that interest has been previously reported.



Interest income on bonds purchased in a child's name can be reported annually as it accrues or deferred until the bonds are redeemed.



Bond Replacement: Owner must submit form PD F 1048.

G. Replacing a Paper Bond

Bonds lost, stolen, destroyed, or mutilated will be replaced either by a substitute bond of the same denomination bearing the same issue date, or by payment for the current redemption value (provided the bond is at least 12 months old). Sufficient information and evidence in support of a claim has to be provided by claimants.

Once a bond has been delivered, any subsequent loss, theft, destruction, mutilation, or defacement should be reported to Bureau of the Public Debt, P.O. Box 7012, Parkersburg, WV 26106-7012 for Series E, EE, or I bonds, or Bureau of the Public Debt, P.O. Box 2186, Parkersburg, WV 26106-2186 for Series H or HH bonds.

The owner should submit a claim on form PD F 1048, which is available from your servicing TRS site or at <http://www.treasurydirect.gov/forms/sav1048.pdf>. The form and any remains of bonds that have been destroyed, mutilated, or defaced should be sent to the address indicated. All pertinent questions should be answered on the form. If a robbery, burglary, or theft is involved, and the bonds total \$5,000 (face amount) or more, the bond owner should furnish a copy of the police report.

Furnishing serial numbers will help facilitate replacement of the bonds. If the owner does not have the serial numbers of the bonds, the following information should be provided:

- The series of the bonds (E, EE, H, HH, I).
- The issue dates of the bonds (month and year of purchase).
- The denominations of the bonds (\$50, \$75, etc.).
- All names, including the middle names or initials shown in the bond registrations.
- All addresses (street name and number, city, state, and zip code) that appear on the bonds.
- The social security numbers of all persons named first in the registration of missing bonds, including minors. If the bonds were purchased as gifts and the social security number of the purchaser was used in the bond registrations, that number should be provided if possible.
- The date of the theft or loss, or the circumstances leading to the bond's defacement, mutilation, or destruction.
- The serial number of any bonds still in the owner's possession.



A bond for which no claim has been filed within ten years of the recorded date of redemption is presumed to have been properly paid.

If Public Debt can determine that the bonds in question are still outstanding (i.e., unredeemed), replacement bonds or, if missing bonds are at least 12 months old, a payment for their current redemption value will be issued in accordance with the owner's application.

If the records show that the bonds have been redeemed, the claim usually will be denied unless someone other than the owner or co-owner has cashed the bonds. In such cases, an investigation of the payment may be appropriate. However, a bond for which no claim has been filed within ten years of the recorded date of redemption is presumed to have been properly paid.

If a lost bond is found after a replacement bond or a payment of its redemption value has been issued, the owner must immediately return the original bond with an explanation to Public Debt.

H. Record Retention

When paper savings bonds were still sold over-the-counter, purchase applications should have been retained for four months from the time of purchase.

I. Claims for Nonreceipt of Bonds

- The TRS site will complete the nonreceipt claim form PD F 3062 and send it to the customer for signature(s). This will provide a complete description of the bond(s), including serial number(s). The customer should complete Part II and, if appropriate, Parts III and IV. Upon receipt of the signed claim form from the customer, the TRS site will replace the bond.
- If the original bond is older than 12 months from date of issue, the customer must write to the Bureau of the Public Debt for replacement of the bond. The customer should follow the same procedures as if the bond was lost after receipt. The customer should complete and mail a form PD F 1048 rather than a form PD F 3062.

J. Correcting Errors on Bonds

Do not return bonds with minor typographical errors, such as a misspelled address, for correction. Do not correct an error by erasing, striking, or using correction fluid. If a bond has an incorrect social security number, it is not necessary to reissue the bond to correct the error. Since the full social security number does not appear on the bond, the bond owner will only be able to compare the last four digits of the number. However, it is important to update Treasury's records to ensure that future transactions can be processed. Instruct the owner to retain the bond and send a letter stating the correct social security number and describing the bond by issue date, registration, serial number, and denomination to Division of Accounting and Risk Management, Treasury Securities Accounting Branch, Savings Bond Section, Bureau of the Public Debt, Parkersburg, WV 26106-1328.


Return bonds and supporting evidence to your servicing TRS site to correct the following types of errors:

- Incorrect registrations
- Unauthorized forms of registration
- Issue of incorrect denomination
- Incorrect issue date
- Incorrect series

The required evidence varies according to the type of error:

- If the agent made an error when the bond was originally purchased, an officer or other authorized employee of the agent must complete and sign form FA F 400.
- If the purchaser made an error, he or she must complete and sign form PD F 4000. A bank officer or other authorized employee must certify or guarantee the signature(s).
- If the error was due to an organization providing incorrect data in purchasing bonds as a prize bonus, or award, an official of the organization must complete and sign form FA F 400. Form PD F 1849 may also be required if it appears that any person's interest would be adversely affected.
- If the bond was issued under a Bond-a-Month Plan after a customer's authorization to purchase was terminated, an officer or other authorized employee of the issuing agent must complete and sign form FA F 400. If the authorization to purchase was terminated by death, include (1) the date the account was charged, (2) the date of the purchaser's death, and (3) the date the death first became known to the issuing agent.
Note: Your servicing TRS site can mail or fax you the FA F 400. It is not available online.

III. Reissue Transactions

 See Chapter 1 and Appendixes C and D for more information.

A. Requests for Reissue

- A reissue is used to change the registration of a bond. The newly reissued bond will bear the same issue date and will be of the same series as the original.
- Bonds may not be reissued to:
 - Change an address. For Series HH bonds, the owner should update the Treasury's records by completing form PD F 1980 or by using the secure Internet HH account management system at http://www.treasurydirect.gov/indiv/myaccount/myaccount_hhservices.htm.
 - Change the financial institution for depositing Series HH interest payments. The owner must complete form SF 1199A or PD F 5396 to make this change.
 - Change the spelling of the "mail-to" name.
 - Correct SSN errors. (Notify the Treasury in writing to update its records.)
 - Change denominations only.
- Bonds will not be reissued within one month of, or after, final maturity. (A request for reissue of such bonds will, however, be accepted to establish an authorized change in ownership of the bonds for subsequent redemption.) Bonds cannot be reissued if processed by the TRS site less than one full calendar month before final maturity. To ensure reissue, mail bonds to the TRS site so the bonds will arrive no later than two months before final maturity.

B. Agent Responsibilities

- Establish the correct reissue form to use by referencing the reissue tables and assist the bond owner in completing it, using one form for each different registration requested.
- Ensure that the owner signs each form submitted in the presence of a certifying official, who should sign his or her name, title, and date, and affix the agent identification stamp. This stamp should identify the name of the institution and branch location. Acceptable certifications include the financial institution's official seal or stamp (such as a corporate seal, signature guaranteed stamp, or medallion stamp). Brokers must use a medallion stamp.
- Ensure that proper evidence, if any, is included.
 - Certified letters of appointment (Must not be more than one year old. If the letters of appointment are more than one year old, they must bear full force and effect statement dated no more than one year before transaction is presented.)
 - Certified copy of court evidence (For example, adoption papers and divorce decrees.)
 - Certified copy of death certificate (There is no time limitation on this document.)

C. TRS Responsibilities

- The TRS bond examiners evaluate transactions to ensure that the bonds, the reissue request, and required evidence are current and in proper form. If all paperwork is in order, the reissue transaction will be completed within 15 business days. The new bonds will be delivered as requested.
- In some cases, the TRS site is required to forward transactions to Public Debt for processing. In these cases, the TRS site will notify the bond owner.

IV. Paying Bonds

 See Chapters 3 and 4, and Appendix D for more information.

A. General Information

- When a bond is presented for redemption:
 - Ensure that the bond is at least 12 months old and examine the bond for alterations, erasures, and invalid or incorrect bond registrations.
 - Establish evidence requirements based on bond registration and the individual requesting payment.
 - Ensure proper identity using *The Guide to Cashing Savings Bonds* (PD P 0022) to avoid any potential loss as a result of the fraudulent payment of bonds.
 - Obtain the signature of the person requesting payment and notate the ID and evidence on the back of the bond.
 - If the SSN of the payee differs from the one shown on the bond, write the correct SSN on the back of the bond.
 - If payment is to be made by the TRS site, you should ask the presenter to sign the bonds and then certify the signature on the back of each bond. Acceptable certifications include the financial institution's official seal or stamp (such as a corporate seal, signature guaranteed stamp, or medallion stamp). Brokers must use a medallion stamp.
 - If you pay a bond, you will provide IRS form 1099-INT to the payee. If the TRS site redeems the bond, they will provide IRS form 1099-INT to the payee. All interest from savings bonds and notes is reported as one amount on the IRS form 1099-INT.

Free software is available to agents from Treasury for use in determining the redemption values of bonds. The redemption value reflects any penalty due to an early redemption. (Series EE bonds issued May 1997 or later and Series I bonds are subject to a penalty equal to the most recent three months of interest if they are cashed in the first five years from the issue date.)

B. Bonds That You Can Pay

- You can pay Series E/EE and I bonds and savings notes that are at least 12 months old and presented by an owner or co-owner.
- You can pay Series A, B, C, and D savings bonds. Because these bonds have matured, the redemption value is the face amount printed on the bond.

- You can pay savings stamps for the face amount.
- You can pay a beneficiary who provides a certified copy of the owner’s death certificate.
- You can pay a fiduciary handling a decedent’s estate who provides a certified copy of the letters of appointment. The letters of appointment must not be dated more than one year prior to the date the bonds are presented for payment. If the letters of appointment are more than one year old, they must bear a full force and effect statement dated no more than one year before the transaction is presented. If the bonds are in co-owner or beneficiary form of registration, the fiduciary must provide certified copies of the death certificates of both parties. The fiduciary must also supply the TIN of the estate or SSN of the last decedent. A fiduciary handling a decedent’s estate cannot redeem a bond unless all parties named on the bond are deceased.
- You can pay a fiduciary whose name and title are shown in the bonds’ registrations.
- Identification requirements include:
 - Customer Identification — no limit
 - Personal Identification — no limit
 - Documentary Identification [not a customer or personal identification] — \$1,000 limit per transaction.
 - See *The Guide to Cashing Savings Bonds* (PD P 0022) for details.
- Paid bonds are submitted to FRB Minneapolis using a method known as EZ Clear.

C. Bonds That You Cannot Pay

- Series F, G, H/HH, J, and K savings bonds.
- Series E/EE and I bonds or savings notes with registrations other than individuals in their own right. *See exceptions noted in “B. Bonds That You Can Pay”.*
- Series EE and I bonds that are less than 12 months old.
- Bonds presented by an attorney-in-fact (power of attorney).
- Bonds issued in the name of a corporation, partnership, association, or any other type of company or institution.
- Bonds that are mutilated, altered, defaced, or irregular in any way.
- Partial redemption transactions must be forwarded to the TRS site for processing. Indicate the amount the bond owner wishes to redeem and the remainder to be reissued.

D. Preparing Bonds to Be Paid by Public Debt or the TRS Site

- Before submitting bonds, ensure that:
 - The “Request for Payment” section has been properly completed.
 - The bonds are certified with an officer’s (or authorized employee) signature, title, date, and paying agent seal or medallion.
 - Notations of how identification was established should be made on the back of the bond.
 - The proper evidence has been obtained.
- Forward the bonds and documents for processing. The transaction will be processed within ten business days from the date the transaction is approved for payment.

E. The Guide to Cashing Savings Bonds (PD P 0022)

- The guide provides simplified redemption instructions for tellers.
- The guide can be downloaded at <http://www.treasurydirect.gov/forms/sav0022.pdf>.
- You may also order hard copies of the guide by contacting the TRS Site.

Glossary of Terms

Term	Definition
Accrual Bond	A bond that increases in value as interest is added to the principal. Both principal and interest are paid in a lump sum when the bond is redeemed. Series EE, I, retirement plan bonds, and individual retirement bonds are the currently outstanding accrual type securities. Series A through Series E, Series F bonds, and savings notes, all now matured, were also accrual type securities.
Administered Estate	An administered estate is supervised by the court and is one for which a legal representative has been appointed.
Administrator/ Administratrix	A person appointed by a court to administer the estate of a deceased person.
Appreciation Type Security	See Accrual Bond.
Baby Bonds	A name given to the Series A-1935 savings bond but carried over to Series B-1936, C-1937/1938, and D-1939/1941 (April) bonds.
Beneficiary (POD)	A person whose name appears second on a savings bond under the designation "POD" or "Payable on Death" and who becomes the sole owner of the bond upon the death of the owner.
Beneficiary under a Trust	The party for whose benefit a trust is created or who is entitled to the income from the trust. The beneficiary may also be called a <i>Donee</i> or the <i>Cestui que trust</i> .
Bequest	A gift by will of personal property; a legacy.
Bond	Any of the savings and retirement securities issued by the U.S. Government, including savings bonds, savings notes, retirement plan bonds, and individual retirement bonds.
Bond of Indemnity	An instrument stating a fixed sum as a penalty, binding the parties to pay that penalty unless one or more of the parties performs a certain act.
Branch Number	Four-digit number added to the ABA number to indicate a specific branch of a financial institution. Main offices are assigned four zeros as their branch numbers.

Term	Definition
Certification	Process by which a bank or other financial institution guarantees a signature in the request for payment on a savings bond, a detached request for a savings bond payment, a request for reissue, or other applications relating to savings bonds.
Certified Copy	Copies of original legal documents that contain a raised or impressed seal.
Court of Probate	A court having jurisdiction over the probate of wills, the grant of administration, and the supervision of the management and settlement of the estates of decedents, including the collection of assets, the allowance of claims, and the distribution of the estate. In some jurisdictions, such as New York and New Jersey, these courts are called Surrogate Courts.
CPI-U	Abbreviation for the non-seasonally adjusted U.S. City Average All Items Consumer Price Index for All Urban Consumers published by the Bureau of Labor Statistics. The index is used to determine the semiannual inflation rate applied to Series I bonds.
Current Income Bond	A bond on which interest is paid semiannually to the owner while the principal invested remains constant at face value. Series HH bonds are current-income type securities. Series G, H, and K bonds, now matured, were also current-income type bonds.
Decedent	A deceased person.
Deflation	A negative change over time in a price index (e.g. consumer price index) that measures changes in general price levels. Reflects an overall reduction in the volume of available money and credit, which results in a decline in price levels.
Denomination	The dollar amount shown on the face of the security ("face amount" or "face value") and designated by alpha codes at the beginning of the serial number: X - \$ 10 or \$10,000 Q - \$ 25 L - \$ 50 K - \$ 75 C - \$ 100 R - \$ 200 D - \$ 500 M - \$ 1,000 V - \$ 5,000
Denominational Exchange	Exchanging bonds of one denomination (face amount) for bonds of another denomination (face amount) within the same series and issue date.
Executor/ Executrix	The person appointed in a decedent's will to carry out the directions and requests in the will and to dispose of the property according to the testamentary provisions.

Term	Definition
Extended Maturity Period	An interest bearing period after the original maturity date during which a savings bond continues to earn interest. It's also sometimes referred to as an extension period.
Face Value	The denomination amount shown on the front of a savings bond.
Fiduciary	A person undertaking the duty to act primarily for another's benefit (e.g., executor, administrator, trustee, guardian).
Fiduciary Capacity	Relates to conducting business or handling property for the benefit of another person.
Final Maturity	The point at which a bond stops earning interest (Original maturity + extension [s] = final maturity). Also known as Final Extended Maturity Date.
Identifier	A person who establishes the identity of the presenter of a bond for payment or reissue.
Incompetent/ Incapacitated Person	An individual who is incapable of handling his or her business affairs because of a legal, mental, or medical disability, except for minors who are incompetent solely because of age.
Individual Retirement Bonds	Nontransferable accrual type securities sold to individuals eligible to participate in an Individual Retirement Account (IRA). The sale of these bonds was terminated April 30, 1982.
Inflation-Indexed Security	A bond that earns interest based in part on the percent change in the CPI-U index.
Inscription	See Registration.
Interest	Compensation at a specified rate which is paid for the use of money.
Interest (Compound)	Interest upon interest, where accrued interest is added to the principal sum, and the whole treated as a new principal, for the calculation of the interest for the next period.
Interest (Simple)	Compensation which is paid for the use of the principal (sum lent), at a certain rate made by law.
Issue Date	The first day of the month in which the bond was purchased. The issue date was entered in the upper right-hand corner of the bond. It is the basis for determining the interest rate, when the bond is eligible for payment, the amount at which an accrual type bond is redeemed, the interest payment dates on current income bonds, and the date the bond reaches maturity and ceases to earn interest.
Issue Price	The actual amount paid to purchase a savings bond. For example, Series E bonds were purchased for 75% of face value, whereas Series EE bonds were purchased for 50% of face value. Series I bonds were purchased for 100% of face value.

Term	Definition
Legal Evidence	Evidence required to process a savings bond transaction, such as death certificates, and letters of appointment.
Legal Representative	A person appointed by a court to act on behalf of the estate of another. This is a generic term encompassing all types of representatives, including executors, administrators, personal representatives, and guardians.
Letters of Administration	A document issued by the proper court appointing someone as an administrator of a decedent's estate.
Letters Testamentary	A document issued by the proper court appointing someone as an executor of a will.
Local Federal Reserve Bank	The Federal Reserve Bank/Branch/RCPC in your zone that services your institution for check processing.
Minor	A person who is under the age of legal competence; a person under the age of majority.
Mutilated	Bonds that are ripped, torn, or otherwise damaged after receipt by the bond owner.
Nonadministered Estate	An estate of a decedent that is not supervised by the court and for which a legal representative has not been appointed.
Nonreceipt	A registered bond reported lost, stolen, or destroyed before the bond owner or purchaser receives it. See Replacement.
Original Maturity	The initial period of time when a savings bond earns interest according to the terms and conditions in effect at the issue date.
Par	See Face Value.
Person	Any legal entity, including but not limited to, an individual, a partnership, a corporation (public or private), an unincorporated association, or a trust estate.
Personal Representative	In some states, a person appointed to administer the estate of a decedent is called a personal representative instead of an administrator or executor.
Personal Trust Estate	A trust estate established by natural persons in their own right for the benefit of themselves or other natural persons in whole or in part.
Power of Attorney	An instrument where a person (grantor) authorizes another (attorney-in-fact) to act on his or her behalf. The instrument itself is called a power of attorney. The person acting under the power is called an attorney-in-fact.
Presenter	Person requesting payment or reissue of a bond.

Term	Definition
Principal Co-owner	The co-owner whose funds were used to purchase the bonds or who received the bonds as a gift, as an inheritance, or through court proceedings and had the bonds reissued to add another person as co-owner without receiving contribution from that other person.
Probate	A judicial act or determination, by a court having competent jurisdiction, establishing the validity of a will. This means that the court is satisfied that the will is authentic and properly admissible in court and that the decedent was competent and under no undue influence when the will was made. The act or process of proving a will.
Registration	The social security number or employer identification number, names, and addresses appearing on the face of a bond. Same as Inscription.
Replacement	Issuance of a new bond when a bond is reported lost, stolen, destroyed, mutilated, or not received.
Retirement Plan Bonds	Nontransferable accrual type securities sold to individuals eligible to participate in the Keogh Act retirement savings program. Treasury terminated the sale of these bonds April 30, 1982.
Revocable Trust	A trust that the grantor may rescind or cancel.
Routing Transit Number	A 9-digit number (also known as ABA number) that identifies banks within the national banking system
Savings Bond	An official instrument issued by the U.S. Treasury or an authorized agent showing that money has been loaned to the U.S. Government and is payable to the person to whom it is registered. It is a contract between the Government and the bond owners. Each bond is a registered security for which a record is maintained by the Bureau of the Public Debt.
Savings Note	Nontransferable, accrual type security issued in registered form on a discount basis at 81 percent of face value in denominations of \$25, \$50, \$75, and \$100. Savings Notes, also called Freedom Shares, have not been issued since 1970.
Savings Stamps	Non-registered securities that were issued to apply toward the purchase price of Series E bonds. Stamps were sold at face amount in denominations of \$.10, \$.25, \$.50, \$1.00, and \$5.00 and do not earn interest. Treasury discontinued the sale of savings stamps June 30, 1970.
Taxable Event	A transaction that requires the reporting of interest deferred or earned from the issue date of the bonds to the date of the reissue transaction.
Treasury Retail Securities (TRS) Site	The Federal Reserve Bank in Minneapolis that processes savings bond transactions. <i>See Appendix G for details.</i>
Trust	Property, real or personal, held by one party for the benefit of another.

Term	Definition
Trust Agreement Trust Instrument	<p>The document that specifies in writing the authority, duties, and rights of the parties involved. A trust instrument may be referred to by the following names:</p> <ol style="list-style-type: none"> 1. Declaration of Trust (D/T) 2. Deed of Trust (D/T) 3. Trust Indenture (T/I) 4. Agreement of Trust (A/T) 5. Trust Under a Will (U/W) <p>While there are certain technical variations in the meaning of these terms, they may be considered synonymous when used in connection with savings bonds.</p>
Trustee	The party appointed to administer a trust.
Trustor	The party who creates a trust. The trustor may also be called the "Maker," "Donor," "Grantor," or "Settler." All of these terms are synonymous.
Voluntary Guardian	An individual who is recognized as authorized to act for an incapacitated person as provided in the regulations governing U.S. Savings Bonds (Section 315.64 of Department of the Treasury Circular 530 and Section 353.64 of Department of the Treasury Circular, Public Debt Series No. 3-80).
Voluntary Representative	A person qualified by the Department of the Treasury to request disposition of savings bonds and savings notes and/or related payments (not exceeding \$100,000) that belong to a decedent's estate when the estate is not being administered through the court.

Questions and Answers

Series EE Savings Bonds Issued May 2005 and Thereafter

What interest rate does a Series EE bond earn?

Series EE savings bonds issued on and after May 1, 2005, will earn a fixed rate of interest, set at the time of purchase. The new rate will apply for the 30-year life of each bond, including a 10-year extended maturity period, unless a different rate or rate structure is announced for the extension period. Interest accrues monthly and is compounded semiannually.

How often will the fixed rate change for new issues of Series EE bonds?

A fixed rate will be announced for new issues May 1 and November 1.

How is interest added to my Series EE savings bonds?

Series EE savings bonds purchased on or after May 1, 2005 increase in value every month. The bond's interest rate is compounded semiannually.

How will the fixed rate on Series EE bonds be determined?

The Department of the Treasury will set the fixed rate administratively. The rate will be based on 10-year Treasury note yields and adjusted for features unique to savings bonds, such as the tax deferral feature and the option to redeem the savings bonds at any time after the initial 12-month holding period.

How do you purchase Series EE bonds, and how long must they be held?

Paper Series EE bonds are no longer available for purchase. Series EE savings bonds can be purchased in electronic form at face value by opening a TreasuryDirect® account through Public Debt's website, www.treasurydirect.gov. Purchase prices for electronic securities start at \$25. Bonds must be held at least one year from their issue date. A 3-month interest penalty applies to bonds not held at least 5 years.

When will my Series EE bonds reach original maturity?

EE bonds issued on and after May 1, 2005, will reach original maturity at 20 years. These bonds are also guaranteed to double in value from their issue price no later than 20 years after their issue dates. This is the bond's original maturity. If a bond does not double in value as the result of applying the fixed rate for 20 years, the Treasury will make a one-time adjustment at original maturity to make up the difference. During the 10-year extended maturity period that follows original maturity, bonds will earn interest at the fixed rate set at issue unless a new rate or new terms and conditions are announced for the extension period.

Questions and Answers

Series EE Savings Bonds Issued May 1997 through April 2005

What interest rate does my Series EE bond earn?

Series EE savings bonds purchased on or after May 1, 1997 through April 2005, earn interest based on market yields for five-year Treasury securities. The rate is 90% of the average yields on five-year Treasury securities for the preceding six months.

How long do I have to hold my Series EE bond before I can cash it?

Effective February 2003, you can cash your bond any time after 12 months. However, if your bond is cashed before five years, a three-month interest penalty applies. In effect, you lose the last three months' worth of interest. For example, if you buy a bond in May 2004 and cash it 24 months later in May 2006, you get your original investment back plus 21 months of interest. The value of the bond would be based on the announced rates applied over the 21-month period from May 2004 to February 2006.

How is interest added to my Series EE savings bonds?

Series EE savings bonds purchased on or after May 1, 1997 through April 2005 increase in value every month. The bond's interest rate is compounded semiannually. The rate that Treasury announces each May and November is applied to a bond for the six-month earning period.

How does Treasury set the rate for Series EE bonds?

Series EE savings bonds purchased on or after May 1, 1997 through April 2005, earn the higher rate right from the start. The rate is 90 percent of the average five-year Treasury market yields for the preceding six months. Treasury announces a savings bond rate each May 1 and November 1. The rates announced each May and November are the annual rates that apply to bonds for that six-month earning period. For example, the six-month earning period for a bond issued in May is from May through October; for a bond issued in June, it's June through November. The rate that is announced is the rate bonds will earn during the next six-month earning period.

When will my Series EE bond be worth face value?

Since the interest rate can change each six months, there is no way to predict when your bond will be worth face value. A bond earning interest at an average rate of 5% per year, compounded semiannually, would reach face value no later than 14 1/2 years after issue, while a bond earning interest at an average rate of 6% per year, compounded semiannually, would reach face value no later than 12 years after issue.

For bonds purchased May 1, 1997 through May 30, 2003, you are guaranteed that your bond will be worth at least face value at 17 years. If the interest rates have been too low for your bond to accrue enough interest to be worth face value at 17 years, Treasury will make a one-time adjustment to increase the redemption value to face value at that time.

For bonds purchased June 1, 2003 through April 2005, you are guaranteed that your bond will be worth at least face value at 20 years. If the interest rates have been too low for your bond to accrue enough interest to be worth face value at 20 years, Treasury will make a one-time adjustment to increase the redemption value to face value at that time.

What happens after my Series EE bond reaches face value?

Your bond will continue to earn interest until it is 30 years old.

What will the interest be during this time?

For Series EE bonds issued May 1997 through April 2005, the period from when your bond reaches face value to 30 years is called an “extension.” During the extension, your bond will earn interest at the rates in effect for that period.

Questions and Answers

Series EE Savings Bonds Issued May 1995 through April 1997

What interest rate does my Series EE bond earn?

Your bond earns interest from purchase through original maturity (17 years) based on market yields for Treasury securities.

For the first 5 years, your bond earned the *short-term* rate.

From 5 years to 17 years, your bond earns the *long-term* rate.

What are the *short-term* and *long-term* rates?

The *short-term* rate is 85% of the average of six-month Treasury security yields over the three months prior to May 1 and November 1.

The *short-term* rate is no longer announced because all bonds in this range are over five years old.

The *long-term* rate is 85% of the average of five-year Treasury security yields over the six months prior to May 1 and November 1.

The *long-term* rate is announced by Treasury each May 1st and November 1st to reflect changes in the market yield for Treasury securities.

To find out what the rates are for the current six months, call 1-800-4US BOND, or go to <http://www.treasurydirect.gov>.

How is the rate applied to my Series EE bond?

Based on the rate in effect at the beginning of each period, interest will be added to your bond every six months. For example, if you bought a \$100 Series EE bond in July 1996, you paid \$50. From January through June 2006, the bond earned interest based on the *long-term* rate of 3.41%, announced November 2005. On July 1, 2006, the value of your bond increased to \$73.40. From July 2006 through December 2006, your \$73.40 earned interest based on the *long-term* rate of 3.88%, announced May 2006.

When will my Series EE bond be worth face value?

Since the interest rate can change each six months, there is no way to predict when your bond will be worth face value. A bond earning interest at an average rate of 5% per year, compounded semiannually, would reach face value no later than 14 ½ years after issue while a bond earning interest at an average rate of 6% per year, compounded semiannually, would reach face value no later than 12 years after issue.

You are guaranteed that your bond will be worth at least face value at 17 years. If the interest rates have been too low for your bond to accrue enough interest to be worth face value at 17 years, Treasury will make a one-time adjustment to increase the redemption value to face value at that time.

What happens after 17 years?

Your bond will continue to earn interest for an additional 13 years, until it is 30 years old.

What will the interest rate be during this time?

For Series EE bonds issued May 1995 through April 1997, the period from 17 years to 30 years is called an “extension.” During the extension, your bond will earn interest at the rates in effect for that period.

Questions and Answers

Series EE Savings Bonds Issued November 1982 through April 1995

What interest rate does my Series EE bond earn?

Your bond earns interest based on *market-based investment yields* or *guaranteed minimum investment yields*.

Go to http://www.treasurydirect.gov/indiv/tools/tools_savingsbondcalc.htm to access the Savings Bond Calculator.

What do you mean “or”?

How do I know which one applies to my five-year old or older Series EE bond?

Actually, they both apply. Treasury calculates the value of your bond two ways, using the *market-based investment yield* and *guaranteed minimum investment yield*, and gives you the better overall return.

But how can I know what my Series EE bond is earning now?

The *United States Savings Bonds/Notes Earnings Report* provides this information. You can obtain a copy online at http://www.treasurydirect.gov/indiv/tools/tools_earningsreports.htm or by contacting your servicing Treasury Retail Securities site.

Go to http://www.treasurydirect.gov/indiv/tools/tools_savingsbondcalc.htm to access the Savings Bond Calculator.

What is a *market-based investment yield*?

How is it applied to my five-year old or older Series EE bond?

Each May 1st and November 1st, Treasury determines an average of five-year Treasury security yields from the preceding six months. Each time your bond is due to increase in value, Treasury re-calculates the bond's *market-based* redemption value from the issue date. The averages of the Treasury security yields for the six-month earning periods are added together and divided by the number of semiannual periods since the bond was issued. The result is multiplied by 85% and rounded. This one rate is applied for each semiannual period since the bond was issued.

Can you give me an example?

If you bought a bond in June 1985, by December 1994, the bond was 9 ½ years old. During the 9 ½ years, there were 19 six-month interest earning periods. For each earning period, there is an applicable five-year Treasury security yield. To determine the *market-based* December 1994 value of your bond, the 19 average five-year Treasury security yields were added together and divided by 19. The result was multiplied by 85% and then rounded to the nearest ¼ of one percent (.25%). The result was the *market-based investment yield*. The *market-based* worth of your bond on December 1994 was calculated by applying this yield, or rate, to the entire 9 ½ years.*

A year later, to determine the *market-based investment yield* for your bond for December 1995, the applicable average five-year Treasury security yields for the interest periods December 1994 through May 1995 and June 1995 through November 1995 were added to those for the other 19 six-month interest earning periods and divided by 21 to obtain the average. This was multiplied by 85%; but this time the result was rounded to the nearest one-hundredth of one percent (.01%). The *market-based* worth of your bond for December 1995 was calculated by applying this yield to the entire 10 ½ years.

**Note:* All redemption values calculations are performed on a hypothetical base denomination of \$25. Redemption values for bonds of greater denominations are in direct proportion according to the ratio of denominations, i.e. a \$50 bond would be worth twice the value of the base denomination, a \$200 bond would be worth 8 times the value of the base denomination.

Why is the rounding to .25% in some cases and .01% in others?

When bonds are issued, an original maturity period is established. (Your 1985 bond had an original maturity period of 10 years.) After original maturity, bonds may be held for additional extensions of maturity. During maturity periods that began before May 1989, rounding of the market-based investment yield is to the nearest ¼ of one percent. If the current maturity period was entered on or after May 1, 1989, the rounding is to the nearest one hundredth of one percent.

What are the original maturity periods for my Series EE bonds?

For bonds dated November 1982 through October 1986, it is 10 years.

For bonds dated November 1986 through February 1993, it is 12 years.

For bonds dated March 1993 through April 1995, it is 18 years.

**Where does the *guaranteed minimum investment yield* come in?
How does it apply to my Series EE bond?**

When Treasury first offered a *guaranteed minimum* return in November 1982, the rate for the original maturity period was set at 7.5% per year, compounded semiannually. Effective with bonds issued November 1986, the rate was reduced to 6% per year, compounded semiannually. You had to hold a bond no less than five years to receive the *guaranteed minimums*. For bonds issued March 1993 through April 1995, the rate is 4% from issue date. With each offering, Treasury established a table of redemption values for the original maturity period based on the *guaranteed minimum* return promised.

Can you give me an example?

Let's use your June 1985 bond again. When you bought this bond, Treasury promised that if you held the bond at least five years then you would receive a return of no less than 7.5% per year, compounded semiannually, during the original maturity period of the bond. In December 1994, the bond had not reached original maturity and had been held at least five years; therefore, the redemption value reflected a yield of the promised 7.5% per year, compounded semiannually, from the issue date to December 1994.

What happens after my Series EE bond reaches original maturity?

For original maturity, Treasury has established a table of redemption values which reflects the **guaranteed minimum** rate promised. After the bond reaches original maturity, it enters an extension. The **guaranteed minimum** during the extension will be the rate in effect at the time the extension starts, right now 4% per year, compounded semiannually. During the first extension, each time a bond is due to increase in value, Treasury re-calculates the bond's **guaranteed minimum** redemption value starting with what the bond is guaranteed to be worth at original maturity, and applies the **guaranteed minimum** rate for the current extension to each interest period since original maturity.

Can you give me an example?

On June 1, 1995, your June 1985 bond reached original maturity. At that time, the value of your bond reflected the guaranteed rate of 7.5%. By December 1995, your bond had one interest earning period in extended maturity. When your bond entered the extended maturity period, the guaranteed minimum in effect for extensions was 4%. To determine the December 1995 guaranteed minimum value of your bond, the interest rate of 4% per year, compounded semiannually, is applied to the June 1995 value for one semiannual period.

You said the "first extension." Is there more than one extension?

The first extension is 10 years. The bond then enters a second extension, earning interest until it is 30 years old. During the second extension, Treasury re-calculates the bond's guaranteed minimum redemption value, starting with what the bond is guaranteed to be worth at the end of the first maturity and applying the rate in effect when the second maturity was entered for each interest period since.

If I go to the bank and cash my Series EE bond, will I receive a redemption value that is calculated with either the *market-based investment yield* or *guaranteed minimum investment yield*, whichever makes my bond worth more?

Yes.

With this method, I can't compare a *market-based* return with a *guaranteed minimum investment yield* for a six-month period?

That's correct. The *market-based investment yield* and *guaranteed minimum investment yield* result from two separate, competing calculations. Overall market-based return from the bond's date of issue is compared with overall guaranteed return from that date. This approach does not involve comparing a market-based return with a guaranteed minimum investment yield for the current year or six-month period.

Can you give me an example?

Taking a June 1986 bond as an example, the *market-based investment yield* was 6.11% per year compounded semiannually, from June 1, 1986, to June 1, 1997. Over that same period, the overall *guaranteed minimum investment yield* for the bond was greater, 7.18% per year, compounded semiannually, including two six-month periods (June 1, 1996 to June 1, 1997) at 4% per year, compounded semiannually, as well as earnings at the higher rate of 7.5% per year, compounded semiannually, during the preceding 10 years (20 six-month periods from June 1, 1986 to June 1, 1996).

As bonds have entered an extension since March 1, 1993, many bond owners have observed that their bonds are increasing in value at 4% per year, compounded semiannually, and expressed concern because every market-based rate they have seen or heard of is higher. However, when comparing returns (market-based versus guaranteed minimum), Treasury is not looking just at the 4% per year, compounded semiannually, alone. Treasury is looking at the overall guaranteed minimum return since each bond was issued, and comparing that with the overall market-based return over the same period.

Questions and Answers

Series E/EE Savings Bonds & Savings Notes Issued Before November 1982

What interest rate is used to calculate what my Series EE bond or note is worth?

If your bond is still earning interest, the interest is currently based on *market-based investment yields* or *guaranteed minimum investment yields*. All savings notes and Series E bonds have stopped earning interest.

What do you mean, “If my bond is still earning interest”?

All Series EE bonds stop earning interest when they are 30 years old. Series E bonds issued prior to December 1965 stopped earning interest at 40 years old. All savings notes and Series E bonds issued December 1965 or later stopped earning interest at 30 years old.

What do you mean *market-based investment yields* “or” *guaranteed minimum investment yields*? How do I know which one applies to my Series E/EE bond or note?

Actually, they both apply. Treasury calculates the value of your bond or note two ways, using the *market-based investment yield* and *guaranteed minimum investment yield*, and gives you the better overall return.

But how can I know what my Series EE bond is earning now?

The *United States Savings Bonds/Notes Earnings Report* provides this information. You can obtain a copy from the Public Debt web page at www.treasurydirect.gov/indiv/tools/tools_earningsreports.htm or by contacting your servicing Treasury Retail Securities site.

Go to http://www.treasurydirect.gov/indiv/tools/tools_savingsbondcalc.htm to access the Savings Bond Calculator.

When did Treasury start using the *market-based investment yield* and *guaranteed minimum investment yield*?

Treasury first offered market-based rates for savings bonds in November 1982. Bonds and notes outstanding at that time were to be included in the program if the owner continued to hold the bond or note for at least five years from the date it first increased in value on or after November 1, 1982. Series E bonds which were 40 years old before November 1987 were not eligible for the program.

What do you mean by “the date it first increased in value on or after November 1, 1982”?

Bonds and notes generally increase in value every six months. An eligible bond or note that increased in value each April and October, for example, entered the market-based rate program on April 1, 1983 and had to be held until April 1988.

**You said “generally increase in value every six months”.
Are there exceptions I need to know about?**

Yes. When a bond or note was first issued, it was given an original maturity period. For some Series E bonds, the original maturity period was such that the last interest earning period in original maturity was less than six months. For example, the last interest earning period for a bond with a June 1972 issue date was four months because the original maturity of the bond was 5 years, 10 months. This bond increased in value on December 1, 1977 (5 ½ years after issue) and again on April 1, 1978 (5 years and 10 months after issue).

What happens after the original maturity period?

After a bond or note reaches original maturity, it enters a 10-year extension and increases in value six months from the original maturity date, as well as every six months thereafter during the extension. Additional maturity periods follow. Each additional maturity period is 10 years long unless a period of less than 10 years is required for the bond or note to reach the age at which it stops earning interest. During extensions, the bond or note increases in value every six months from the date the maturity period was entered. A final interest earning period may be less than six months.

For example, the June 1972 bond increased in value each April 1st and October 1st during its extended maturity periods, with the next-to-last increase on April 1, 2002, and the final increase on June 1, 2002. (The original maturity was 5 years, 10 months, April 1978. The first extension was from April 1978 through March 1988, and the second extension was from April 1988 through March 1998. At this point, the bond was 25-years and 10-months-old. Since it stopped earning interest at 30 years, the final extension was 4 years and 2 months.)

**So a Series EE bond with an April issue date, for example, may not
always increase in value in April and October?**

That’s right. Also, a bond or note entered the market-based rate program the first time it increased in value on or after November 1, 1982. Since the June 1972 bond, for example, was increasing in value each April and October at that point, it entered the market-based rate program April 1, 1983, not December 1, 1982.

What are the original maturity periods for my Series E/EE bonds and notes?

For original maturity information, see “Original and Final Maturity” in Chapter 1. You may also contact your servicing Treasury Retail Securities site.

**So once I know the original maturity of my Series EE bond or note, I can
determine when it entered the market-based rate program and
when it increases in value. What is a *market-based investment*
yield? How is it applied to my bond or note?**

Each May 1st and November 1st, Treasury determines an average of five-year Treasury security yields from the preceding six months. Each time your bond or note is due to increase in value, Treasury recalculates the *market-based* redemption value from the date it first increased in value on or after November 1, 1982. The averages of the Treasury security yields for the six-month earning periods since are added together and divided by the number of semiannual periods since that date. The result is multiplied by 85% and rounded. This one rate is applied for each semiannual period since the date of the first increase in value on or after November 1, 1982.

Can you give me an example?

Let's say you purchased a bond in June 1968. In 1982, this bond was in an extended maturity period with increases in value occurring each June 1st and December 1st (the bond had an original maturity of 7 years). Its first increase in value on or after November 1, 1982, was December 1, 1982. The value of the bond for December 1982 is the starting point for determining the value of the bond using a market-based investment yield.*

Now let's look at how the June 1994 market-based value was determined. In the 11 ½ years between December 1982 and June 1994, there were 23 semi-annual interest earning periods. For each earning period, there is an applicable five-year Treasury security yield. To begin determining the *market-based* yield for the June 1994 market-based value of your bond, the 23 average Treasury security yields were added together and divided by 23. The result was multiplied by 85% and then rounded to the nearest ¼ of one percent (.25%). The result was the *market-based investment yield*. The *market-based* worth of your bond on June 1994 was calculated by applying this yield to the entire 11 ½ years.

Two years later, to determine the *market-based investment yield* for your bond for June 1996, four additional applicable average five-year Treasury security yields were added to those for the other 23 six-month interest earning periods and divided by 27 to obtain the average. The result was multiplied by 85%, but this time the result was rounded to the nearest one-hundredth of one percent (.01%). The *market-based* worth of your bond for June 1996 was calculated by applying this yield to the entire 13 ½ years.

**Note:* All redemption values calculations are performed on a base denomination of \$25. This is a hypothetical denomination in the case of EE bonds. Redemption values for bonds of greater denominations are in direct proportion according to the ratio of denominations, i.e. a \$50 bond would be worth twice the value of the base denomination, a \$200 bond would be worth 8 times the value of the base denomination.

Why is the rounding to .25% in some cases and .01% in others?

During maturity periods that began before May 1989, rounding of the market-based investment yield is to the nearest ¼ of one percent. If the current maturity period was entered on or after May 1, 1989, the rounding is to the nearest one hundredth of one percent.

**Where does the *guaranteed minimum investment yield* come in?
How does it apply to my Series E/EE bond?**

Unless the date a bond or note first increased in value on or after November 1, 1982, happened to coincide with the beginning of a new maturity period, guaranteed minimum returns for the remainder of the maturity period the bond or note was in were reflected in published tables of redemption values. These values were determined with rates announced and published prior to November 1982.

As a bond or note entered an extension, the guaranteed minimum in effect at that time became that bond's or note's *guaranteed minimum investment yield* for that extension. When Treasury first offered a *guaranteed minimum* return in November 1982, the rate was set at 7.5% per year, compounded semiannually, for bonds or notes entering an extension. For bonds or notes entering an extension on or after November 1986, the rate was reduced to 6% per year, compounded semiannually. For bonds or notes entering an extension March 1993 or later, the rate is 4% per year, compounded semiannually.

Can you give me an example?

Let's use the June 1968 bond again. By December 1987, when it had been held five years under the market-based rate program, it had entered its second 10-year extension of maturity. That second extension began on June 1985 when the guaranteed minimum rate in effect for extensions was 7.5%. The December 1987 guaranteed minimum value of this bond was determined by using the value of the bond on June 1, 1985 and applying a rate of 7.5% per year, compounded semiannually, to each of the five semiannual interest earning periods from June 1985 through November 1987.

Does the same thing apply to each additional extension?

Generally, yes. Each extension is 10 years (except the final extension, which may be less than 10 years). During each extension, Treasury goes back to the guaranteed minimum value of the bond or note at the end of the previous maturity period and applies the rate in effect when the current maturity was entered for each interest period since.

Can you give me an example?

A savings note issued January 1970 had an original maturity of 4 years, 6 months. On July 1, 1984, it entered its second 10-year extended maturity. At that time, the value of the note reflected the rates in effect prior to the introduction of the market-based rate program. The guaranteed minimum value of the note for July 1990 was calculated using the value of the note in July 1984 and applying the rate of 7.5% per year, compounded semiannually, to each of the 12 semiannual interest earning periods from July 1984 through June 1990.

The note entered its third and final extension of maturity (a 5 year, 6-month extension) on July 1994. The guaranteed minimum value of the note on July 1998 is calculated using the July 1994 guaranteed minimum value and applying the rate of 4% per year, compounded semiannually, for the eight semiannual interest earning periods from July 1994 through June 1998.

Is there an exception?

Yes. Series E bonds and notes were granted a one-time bonus in January 1980. The bonus applied if a bond or note was held to the date it first increased in value on or after January 1, 1991, if the bond or note did not stop earning interest before that date.

How was this 11-year bonus applied?

When each Series E bond or note increased in value for the first time on or after January 1, 1991, the guaranteed minimum value of the bond or note included the 11-year bonus. For the remainder of the maturity period the bond or note was in when it received the bonus, calculations of guaranteed minimum values were based on the guaranteed minimum value of the bond or note (including the bonus) on the first date it increased in 1991 rather than the date it entered the maturity period. If the bond or note entered another maturity period after that 1991 date, calculations once again were based on the value of the bond or note at the start of the latest extension.

Can you give me an example?

Once again, let's use the June 1968 bond. Let's look at a June 1994 value for the bond based on a guaranteed minimum investment yield. The bond entered its second extension of maturity in June 1985. Normally, the June 1985 value would be the base for calculations of the guaranteed minimum value during the second extension; but, this bond was also entitled to the one-time bonus the first time it increased in value in 1991. The June 1991 guaranteed minimum value included the 11 year bonus. Therefore, the June 1994 guaranteed minimum value was calculated using the June 1991 guaranteed minimum value as a base and applying the rate of 7.5% per year, compounded semiannually, to each of the six semiannual interest earning periods from June 1991 to June 1994. Similarly, the guaranteed minimum value of the bond on June 1995, when it entered its third extended and final maturity, was calculated with the June 1991 guaranteed minimum value as a base and the rate of 7.5% per year, compounded semiannually, applied for the eight semiannual interest earning periods from June 1991 through May 1995.

The June 1996 guaranteed minimum value of the bond is calculated by using the June 1995 guaranteed minimum value as a base and applying the rate of 4% per year, compounded semiannually, to the two semiannual interest earning periods since.

If I go to the bank and cash my Series E/EE bond or note, I will receive a redemption value that is calculated with either the *market-based investment yield* or *guaranteed minimum investment yield*, whichever makes my bond or note worth more?

From the issue date until the bond or note first increased in value on or after November 1982, increases in its value were based on the rate of return promised when the bond or note was issued and on adjustments to that rate made when Treasury announced rate increases. If you held the bond or note at least five years after the date it first increased in value on or after November 1, 1982, the difference in the value of your bond or note from the date of that first increase on or after November 1, 1982, and the redemption value you receive is based on the *market-based investment yield* or the *guaranteed minimum investment yield*, whichever increases the value of your bond or note more overall.

With this method, I can't compare a *market-based return* with a *guaranteed minimum investment yield* for a six-month period?

That's correct. The *market-based investment yield* and *guaranteed minimum investment yield* result from two separate, competing calculations. Overall market-based return from the date an eligible bond or note first increased in value at the start of the market-based investment yield program is compared with overall guaranteed return from that date. This approach does not involve comparing a market-based return with a guaranteed minimum investment yield for the current year or six-month period.

Can you give me an example?

Taking our June 1968 E bond as an example, the *market-based investment yield* was 6.97% per year, compounded semiannually, from December 1, 1982, to June 1, 1997. Over that same period, the overall *guaranteed minimum investment yield* for the bond was greater, 7.56% per year, compounded semiannually, including four six-month periods (June 1, 1995 to June 1, 1997) at 4% per year, compounded semiannually, as well as earnings at higher rates averaging about 8.14% per year, compounded semiannually, during the preceding 12 ½ years (25 six-month periods from December 1, 1982 to June 1, 1995).

As bonds have entered an extension since March 1, 1993, many bond owners have observed that their bonds are increasing in value at 4% per year, compounded semiannually, and expressed concern because every market-based rate they have seen or heard of is higher. However, when comparing returns (market-based versus guaranteed minimum), Treasury is not looking just at the 4% per year, compounded semiannually, alone. Treasury is looking at the *overall* guaranteed minimum return since each bond first increased in value on or after November 1, 1982, and comparing that with the *overall* market-based return over the same period.

Questions and Answers

Series I Savings Bonds

What interest rate does a Series I bond earn?

The overall interest rate of a Series I bond consists of two rates: a fixed rate and an inflation rate.

The fixed rate for Series I bonds is announced each May and November, and applies to all bonds issued during the six-month period beginning at the announcement date. The fixed rate is locked in at the time of purchase, and remains the same for the life of the bond. The fixed rate will always be greater than or equal to 0.00%. However, the fixed rate is not a guaranteed minimum rate; the composite rate could possibly be less than the fixed rate in deflationary situations. A deflation rate can be thought of as a negative inflation rate. The semiannual inflation rate—whether it is negative or positive—is combined with the fixed rate to produce the composite rate.

The inflation rate is also announced each May and November. It is based on changes in the Consumer Price Index for all Urban Consumers (CPI-U). The inflation rate is combined with the bond's fixed rate to determine the composite earnings rate of the bond every six months.

The composite earnings rate changes every six months from a Series I bond's issue date. For example, the composite earnings rate for a Series I bond issued in March changes every March and September.

For complete information, and a chart of historical rates, please see http://www.treasurydirect.gov/indiv/research/indepth/ibonds/res_ibonds_iratesandterms.htm

How long must I hold my Series I bond before I may redeem it?

You may redeem your Series I bond anytime after 12 months from the bond's issue date. However, a 3-month interest penalty applies to bonds not held for at least 5 years.

How is interest added to my Series I savings bonds?

Series I savings bonds increase in value every month. The bond's interest rate is compounded semiannually. The composite inflation rate announced by the Treasury each May and November is applied to a Series I bond for the six-month earning period.

How does the Treasury set the rates for Series I bonds?

The Department of the Treasury will set the fixed rate administratively. The inflation rate is based on the percentage of change in the Consumer Price Index for all Urban Consumers (CPI-U) every six months.

To view the formula for determining the rates, please see http://www.treasurydirect.gov/indiv/research/indepth/ibonds/res_ibonds_iratesandterms.htm

Redeeming Paper Bonds Purchased by a Trustee or Custodian as an IRA Investment

- A savings bond paying agent may redeem paper Series EE and I savings bonds that were purchased by, issued to, and registered to show the name and fiduciary capacity of a trustee or custodian authorized by the IRS to offer and manage IRAs. These paper bonds would have been issued before 2012. Payment is requested by and made to the financial institution or organization that is designated on the bonds as the trustee or custodian. Payment must be in accordance with the Treasury's Guide to Cashing Savings Bonds.
- **The trustee or custodian must determine whether:**
 - The redemption proceeds will be rolled over into another retirement savings arrangement qualified under the Internal Revenue Code; OR,
 - 10% of the entire redemption proceeds will be withheld for federal income tax purposes.
- **Reporting redemptions:** Use IRS Form 1099-R to report redemptions of savings bonds registered in the names of trustees/custodians for IRA's. DO NOT USE IRS Form 1099-INT.
 - **Reporting to payees:** Furnish IRS Forms 1099-R to payees by January 31 following the year of redemption.
 - **Reporting to the IRS:** Furnish IRS Forms 1099-R to the IRS by February 28 following the year of redemption. Transmit hard copy IRS Forms 1099-R to the IRS under cover of IRS Form 1096. Use IRS Form 4804 for electronic reporting in accordance with IRS requirements.

Miscellaneous Facts About Savings Bonds Bought as an IRA Investment

- **Trustee/custodian involvement:** The trustee/custodian for the IRA designated in registrations on paper savings bonds must have been fully involved in the decision to buy the bonds and in submitting the purchase application (before 2012).
- **Using savings bonds for an IRA investment:** Institutions qualified as IRA trustees/custodians and as savings bond agents were allowed to use paper savings bonds as IRA funding vehicles before 2012. However, no institution or agent was required to do so. IRA trustees/custodians were not required to make the public aware that savings bonds could have been used in this manner.
- **Reporting rules:** When bonds were purchased in the financial institution's name as an IRA trustee/custodian, the financial institution should have followed any and all reporting rules it then was required to observe in opening and maintaining its own IRA accounts.
- **Procedures for closing IRA account:** When bonds registered in an IRA trustee's/custodian's name and fiduciary capacity are going to be redeemed, the following should be offered: 10% withholding or a tax-free rollover. The transaction should be reported on IRS Form 1099-R. Trustees/custodians should follow any other normal procedures and rules they ordinarily observe in closing IRA accounts offered to their own depositors. For control purposes, trustees/custodians that are also paying agents may redeem bonds in their names as IRA fiduciaries rather than submitting the bonds to another institution or TRS site for redemption.

Bureau of the Public Debt Address (For Forwarding Items Only)

Accrual Savings Bonds

Department of the Treasury
Bureau of the Public Debt
P.O. Box 7012
Parkersburg, WV 26106-7012

Current Income Savings Bonds

Department of the Treasury
Bureau of the Public Debt
P.O. Box 2186
Parkersburg, WV 26106-2186

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