A Great Investment for Everyone.

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

### Electronic Bonds 101

**What do I get?**

An electronic record of your purchases maintained in an online account you can check 24 hours a day. (No paper security is issued.)

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<tr>
<th>How do I buy savings bonds?</th>
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<tr>
<td>Open a TreasuryDirect account online and then buy anytime, 24 hours a day, from your computer. For convenience, you can schedule recurring debits from your personal bank account. Have your bank or employer send funds directly to your TreasuryDirect account, or send IRS Form 8888 with your federal tax return and direct your refund to your TreasuryDirect account. You can also set up a Payroll Savings Plan in TreasuryDirect to purchase savings bonds automatically from your pay.</td>
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<tr>
<th>How do I track my bonds’ value?</th>
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<tr>
<td>Access your TreasuryDirect account online and print out the value.</td>
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<th>How do I change the registration on my bonds?</th>
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<td>Access your TreasuryDirect account and click “How do I...?” to learn how to make changes online (some restrictions apply).</td>
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<th>How do I redeem savings bonds?</th>
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<td>Access your TreasuryDirect account online and authorize redemption and deposit to your checking or savings account.</td>
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### Paper Bonds (Series I only)

A paper security issued to you. You must keep track of it yourself and safeguard it.

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<th>How do I buy savings bonds?</th>
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<td>You can buy paper Series I bonds by designating your tax refund as payment. Your security will be mailed to you.</td>
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<th>How do I track my bonds’ value?</th>
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<tr>
<td>Go to <a href="http://www.treasurydirect.gov">www.treasurydirect.gov</a> and use the Savings Bond Calculator or the Savings Bond Wizard.</td>
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<th>How do I change the registration on my bonds?</th>
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<td>For restricted securities, get the correct form at <a href="http://www.treasurydirect.gov">www.treasurydirect.gov</a>, fill it out, and mail it in. For single-owner or beneficiary bonds, access your TreasuryDirect account and click “How do I...?” to learn how to make changes online (some restrictions apply).</td>
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<th>How do I redeem savings bonds?</th>
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<tr>
<td>Take your bonds to a bank or credit union and sign each one. You’ll be given the cash value.</td>
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Why Should You Invest in U.S. Savings Bonds?

- **Competitive** - U.S. Savings Bonds offer competitive rates that compare favorably with other forms of saving. Interest accrues monthly and compounds semiannually.
- **Convenient** - Buy bonds online through TreasuryDirect.
- **Safe** - The United States backs savings bonds with its full faith and credit. Your paper bonds are registered, so if they’re lost, mutilated, or stolen, Treasury can replace them in electronic form within your TreasuryDirect account. Bonds in TreasuryDirect are safely maintained in your account with the U.S. Treasury.
- **Accessible** - Need your money quickly? It’s right there for you, although the longer you let your bonds grow, the more you benefit. Still, you can redeem them anytime after 12 months.*
- **Tax Benefits** - Interest is exempt from state and local income taxes. Federal income tax is deferred until your bonds mature or you redeem them, whichever is first. Also, if all conditions are met, using savings bonds to pay for some education expenses offers additional federal tax benefits.
- **Affordable** - Save with as little as $25.

It’s Easy to Buy Savings Bonds.

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

Contact Us.

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

We’ll Contact You.

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

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