

Two Ways To Buy Savings Bonds...



Electronic.	Paper.
You can open a secure online account with the U.S. Treasury through TreasuryDirect.gov and manage your purchases, redemptions, and savings portfolio with no paperwork or paper bonds. We're as close as your computer.	You can buy your bonds through your local bank or through your employer's payroll deduction plan, if available.

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.



The Choice Is Yours.

Not sure which method is for you? Check our comparison chart:

	Electronic Bonds	Paper Bonds
What do I get?	An electronic record of your purchases maintained in an online account you can check 24 hours a day. (No physical security.)	A paper security issued to you. You must keep track of it yourself and safeguard it.
How do I buy savings bonds?	Open a TreasuryDirect account online and then buy anytime, 24 hours a day, from your computer. For convenience, you can schedule recurring deductions from your personal bank account. Have your bank or employer send funds directly to your TreasuryDirect account.	If you want to buy a bond, go to a bank or credit union and fill out and submit the correct forms. Your security is mailed to you. Enroll in your employer's payroll deduction plan.
How do I track my bonds' value?	Access your TreasuryDirect account online and print out the value.	Request a redemption chart from Treasury. Go to TreasuryDirect.gov and use the Savings Bond Calculator or the Savings Bond Wizard.
How do I change the registration on my bonds?	Access your TreasuryDirect account and make changes online (some restrictions apply).	Get the correct forms, fill them out and mail them in. For Payroll Deduction, see your employer to change future purchases.
How do I redeem savings bonds?	Access your TreasuryDirect account online and authorize redemption and deposit to your checking or savings account.	Take your bonds to a bank or credit union and sign each one. You'll get the cash value to deposit in your checking or savings account.

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 or where you work or bank.

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

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

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

Affordable - Save with as little as \$25 or as much as \$30,000 of each series (EE and I) each year.

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

Financial institutions nationwide - More than 40,000 banks, credit unions, and other financial institutions sell savings bonds.

Payroll Savings - Save money effortlessly with every paycheck. Check with your employer for availability and instructions.

Contact Us.

For more information on savings bonds, visit our web site at www.treasurydirect.gov call 1-800-4US BOND for recorded rate information, 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 351, 352, and 353 for paper EE Bonds and HH Bonds, and Parts 359, 360, and 363 for paper I Bonds and paperless EE and I Bonds. They are online at www.treasurydirect.gov



I or EE Bonds? Let's Compare!

Series I Bonds	Series EE Bonds
Sold electronically at face value in any amount (\$25-\$30,000). Sold in paper at full value in standard denominations (see below).	Sold electronically at face value in any amount (\$25-\$30,000). Sold in paper at one half face value in standard denominations*.
Series I Bonds offer real rates of return over and above inflation.	Series EE Bonds earn fixed rates of interest for the life of the bonds.
New rates announced May 1 and November 1. This adjustment ensures you're earning over and above inflation.	Fixed rates announced May 1 and November 1.

Buy as much as \$30,000 per year.
 Earn interest for up to 30 years.
 Redeem anytime after 12 months.**
 Exempt from state and local income taxes.
 Backed by the full faith and credit of the United States.

* Paper bonds are available in these denominations: \$50 \$75 \$100 \$200 \$500 \$1,000 \$5,000 \$10,000.

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