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# U.S. Savings Bonds

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Save  
for your  
future.

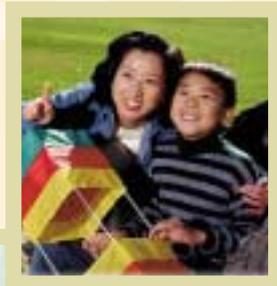


[www.savingsbonds.gov](http://www.savingsbonds.gov)

# Are you looking for a way to save more without putting your hard-earned money at risk?

# SAFETY

*When it comes to saving for family needs, safety and a good return are your first priorities.*



Buying Savings Bonds

through your Payroll

Savings Plan is the safe and easy way to save money.

When you sign up, you'll be joining good company.

Over 55 million Americans are taking advantage of

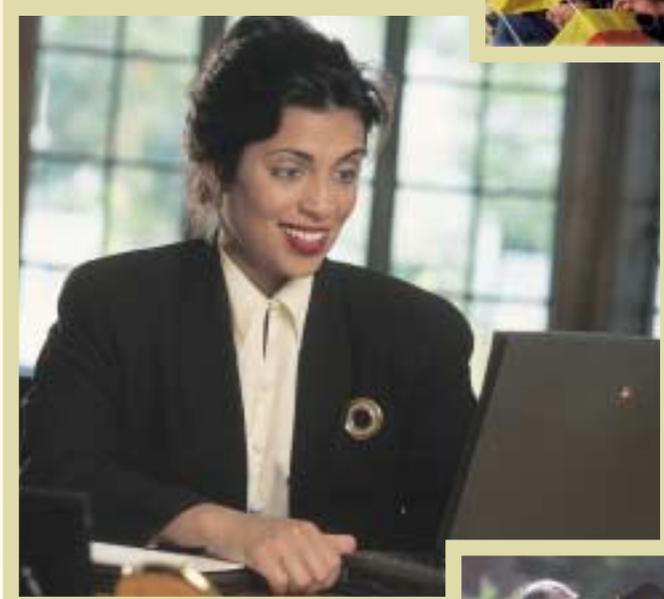
Savings Bonds' competitive

rates. Whether you select Treasury's

I Bond or Series EE Bond, your

money is guaranteed to grow and

be there for your future needs.



*Visit the Savings Bonds Web site at [www.savingsbonds.gov](http://www.savingsbonds.gov) to access a wealth of information about Savings Bonds rates and products. You can also check the values of bonds you already own.*



*Saving smaller amounts automatically, over time, is the secret to funding your child's higher education costs.*

# COMPETITIVE RATES

# Here Are Some Great Reasons to Think About Saving Money with U.S. Savings Bonds:

**Competitive** - U.S. Savings Bonds earn competitive rates of return compared to other forms of saving. Interest on Savings Bonds accrues monthly and compounds semiannually.

**Safe** - Savings Bonds are backed by the full faith and credit of the United States. Your Savings Bonds are registered, so the Treasury can replace them if they're lost, damaged, or stolen.

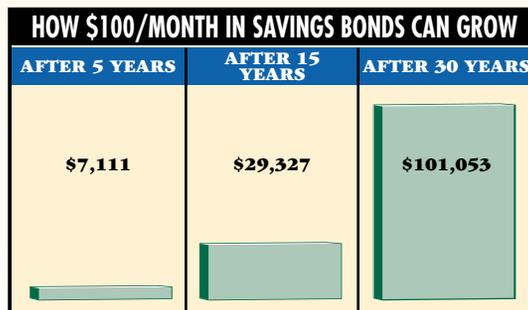
**Affordable** - For as little as \$25, you can start purchasing U.S. Savings Bonds. From there, you can purchase as much as \$15,000 worth of Series EE Bonds and \$30,000 of I Bonds each year. (See your HR or payroll department for smaller allotments or any restrictions.)

**Convenient** - Saving money is automatic when you sign up to purchase Savings Bonds through your Payroll Savings Plan.

**Accessible** - Savings Bonds are easy to cash at most local financial institutions. So if you need your money unexpectedly, it's right there for you. The longer you let your bonds grow, the more you benefit, yet you can redeem them any time after six months.\*\*

**Tax Benefits** - The interest earned on Savings Bonds is exempt from all state and local income taxes. Federal income taxes are deferred until the bonds reach final maturity, or you redeem them, whichever is first. If you qualify, using Savings Bonds to pay for certain higher education expenses may allow you to exclude interest earned from federal income taxes as well.\*

## U.S. SAVINGS BONDS



The value in this chart is a sample based on 6% per annum, compounded semiannually. Actual rates vary. Listed monthly savings is an example.

# I Bonds



- Sold at face value.  
(You pay \$50 for a \$50 bond.)
- Offer a real rate of return over and above inflation for the life of the bond.
- Buy as much as \$30,000 per year.
- New rates announced each May 1<sup>ST</sup> and November 1<sup>ST</sup>. This inflation adjustment ensures that your savings earn money over and above inflation.
- Earn interest for up to 30 years.
- Can be redeemed anytime after six months.\*\*
- Exempt from state and local income taxes.
- Backed by the full faith and credit of the United States.
- Available in the following denominations:  
\$50 \$75 \$100 \$200 \$500 \$1,000 \$5,000  
\$10,000

# Series EE Bonds



- Sold at half their face value.  
(You pay \$25 for a \$50 bond.)
- Earn rates based on five-year Treasury securities.
- Buy as much as \$15,000 per year.
- New rates announced each May 1<sup>ST</sup> and November 1<sup>ST</sup>. This rate adjustment ensures that your savings always track the Treasury market.
- Earn interest for up to 30 years. You can defer tax reporting of accrued interest for up to 20 more years by exchanging them for Series HH Savings Bonds.
- Can be redeemed anytime after six months.\*\*
- Exempt from state and local income taxes.
- Backed by the full faith and credit of the United States.
- Available in the following denominations:  
\$50 \$75 \$100 \$200 \$500 \$1,000 \$5,000  
\$10,000

[www.savingsbonds.gov](http://www.savingsbonds.gov)

You'll find more information about the I Bond and Series EE Bond in plain language Information Statements on the Savings Bonds Web site.

There are also online calculators to help you find the value of Savings Bonds you already own and to help you plan your savings strategy.

# Here Are Some Great Ways to Buy U.S. Savings Bonds:

- **Payroll Savings Plan** - Save money effortlessly with every paycheck. Sign up where you work and make saving automatic.
- **EasySaver Plan** - If you don't have access to payroll savings, you can save easily using recurring, automatic debits from your checking or savings account. Check it out at [www.easysaver.gov](http://www.easysaver.gov).
- **Financial institutions nationwide** - More than 40,000 banks, credit unions, and other financial institutions sell Savings Bonds.
- **Direct online purchase** - Savings Bonds Direct at [www.savingsbonds.gov](http://www.savingsbonds.gov) allows you to buy Savings Bonds anytime using a secure credit card transaction—a perfect way to buy Savings Bonds as gifts or to make other one-time purchases.
- **Internet banking** - Many financial institutions now offer Savings Bonds as part of their Internet banking services.



**Contact information** - For more information on Savings Bonds, you can visit our Web site at [www.savingsbonds.gov](http://www.savingsbonds.gov), call 1-800-4US BOND for recorded rate information, or write to:

U.S. Savings Bonds Guide  
Parkersburg, WV 26106-1328

\* See IRS Publication 550 for details

\*\*If redeemed before 5 years, there is a 3-month loss of interest

The offering and governing regulations for the Savings Bonds program are found in 31 CFR, Parts 351, 352, and 353 (for Series EE and HH Bonds), and Parts 359 and 360 (for I Bonds).

