

It's Easy to Buy Savings Bonds

Payroll Savings Plan - Save money effortlessly with every paycheck. Sign up where you work and make saving automatic.

Financial institutions nationwide - More than 40,000 banks, credit unions, and other financial institutions sell Savings Bonds directly.

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.

Direct online purchase - Savings Bonds Direct at 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.

Online banking - Many financial institutions now offer Savings Bonds as part of their online banking services.

Contact information - For more information on Savings Bonds you can visit our Web site at www.savingsbonds.gov, call 1-800-4US BOND for recorded rate information, or write to: U.S. Savings Bonds, Parkersburg, WV 26016-1328.

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). They are online at

www.savingsbonds.gov.

SB-2349

U.S. SAVINGS BONDS

You Don't Have to Risk Everything Just to Get What You Want.



Getting What You Want Out of Life Doesn't Have to Mean Putting Your Hard-Earned Money at Risk.

U.S. Savings Bonds are a safe, easy way to save money and a solid addition to your investment portfolio. Over 55 million people are taking advantage of Savings Bonds' competitive rates. Whether you select Treasury's new I Bond or the Series EE Bond, your money is guaranteed to grow and remain safe into the future.



You can purchase Savings Bonds online and check their value using the Savings Bonds Calculator.



Savings Bonds are a great way to supplement retirement funds.



Using Savings Bonds to pay for qualified higher education expenses may allow you to exclude your earnings from federal income taxes.

COMPETITIVE RATES

SAFETY



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, mutilated, or stolen.

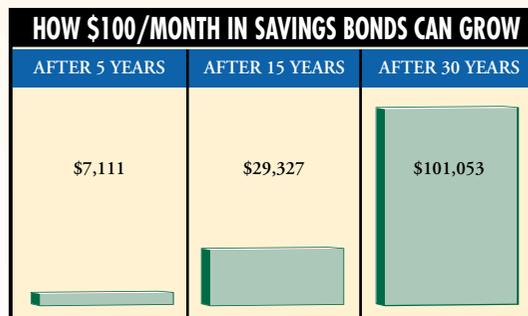
Affordable - For as little as \$25, you can start saving money with U.S. Savings Bonds. From there, you can purchase as much as \$15,000 worth of Series EE Bonds and \$30,000 of I Bonds each year.

Convenient - Buy Savings Bonds where you work, bank, online, or with the EasySaver Plan.

Accessible - Savings Bonds are easily redeemable, 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 qualified higher education expenses may allow you to exclude your earning 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.

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

I Bonds



- Sold at face value. (You pay \$50 for a \$50 bond.)
- Offer a real rate of return over and above inflation.
- Buy as much as \$30,000 per year.
- New rates announced each May 1ST and November 1ST. 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 1ST and November 1ST. This rate adjustment ensures that your savings always tracks the Treasury bond market.
- Earn interest for up to 30 years. You can delay the tax consequences by exchanging them for Series HH Savings Bonds for up to 20 more 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

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.