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As of January 1, 2012, paper savings bonds will no longer be sold at financial institutions. This action supports Treasury's goal to increase the number of electronic transactions with citizens and businesses.

An Easy and Safe Way to Save

EE Bonds are reliable, low-risk government-backed savings products that you can use toward financing education, supplemental retirement income, birthday and graduation gifts, and other special events. Series EE Bonds purchased on or after May 1, 2005, earn a fixed rate of return, letting you know what the bonds are worth at all times. See our press release for more information. EE Bonds purchased between May 1997 and April 30, 2005, are based on 5-year Treasury security yields and earn a variable market-based rate of return.

*E Bonds are the predecessor to EE Bonds and are no longer issued by the U.S. Treasury.
Electronic EE Bonds

You can purchase, manage, and redeem electronic EE Bonds safely through a personal TreasuryDirect account.

A new program called SmartExchangeSM allows TreasuryDirect account owners to convert their Series E, EE and I paper savings bonds to electronic securities in a special Conversion Linked Account in their online account.

NOTE: Paper EE savings bonds can be purchased at most financial institutions.
Key Facts:

Buying Electronic EE Bonds

- * Sold at face value; i.e., you pay \$50 for a \$50 bond and it's worth its full value when it's available for redemption.
- * Purchase in amounts of \$25 or more, to the penny.
- * \$5,000 maximum purchase in one calendar year.
- * Issued electronically to your designated account.

Buying Paper EE Bonds

- * Sold at half their face value; i.e., you pay \$25 for a \$50 bond but it's not worth its face value until it has matured.
- * Purchase in denominations of \$50, \$75, \$100, \$200, \$500, \$1,000, and \$5,000, and \$10,000.
- * \$5,000 maximum purchase in one calendar year.
- * Issued as paper bond certificates.

If you redeem EE/E Bonds in the first 5 years, you'll forfeit the 3 most-recent months' interest. If you redeem them after 5 years, you won't be penalized.

Who Can Own Bonds

Individuals, corporations, associations, public or private organizations, and fiduciaries can own paper Series EE/E Bonds. Effective April 2009, individuals and various types of entities including trusts, estates, corporations, partnerships, etc. can have TreasuryDirect accounts and own electronic savings bonds. See Learn More about Entity Accounts for full information on the new registration types.

You can own U.S. Savings Bonds if you have a Social Security Number and you're a:

- * Resident of the United States.
- * Citizen of the United States living abroad (must have U.S. address of record).
- * Civilian employee of the United States regardless of residence.
- * Minor. Unlike other securities, minors may own U.S. Savings Bonds.

Feel free to call us for any questions you may have at 816-858-5400.

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