**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 12 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 interest earned from federal income taxes as well.

---

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.

---

**How $100/month in savings bonds can grow**

<table>
<thead>
<tr>
<th>After 5 Years</th>
<th>After 15 Years</th>
<th>After 30 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>$7,111</td>
<td>$29,827</td>
<td>$101,953</td>
</tr>
</tbody>
</table>

The value in the 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.
- 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 90% of market rates 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 (or 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

---

*If redeemed before 5 years, th 5-month loss of interest.

**How $100/month in savings bonds can grow**

<table>
<thead>
<tr>
<th>After 5 Years</th>
<th>After 15 Years</th>
<th>After 30 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>$7,111</td>
<td>$29,827</td>
<td>$101,953</td>
</tr>
</tbody>
</table>

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

**Website:** 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.*
It's Easy to Buy Savings Bonds

**Buy online** - The Savings Bond Connection 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.

**EasySaver** - You can easily save using recurring, automatic debits from your checking or savings account. Check it out at [www.eaysaver.gov](http://www.eaysaver.gov).

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

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

**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-US BOND for recorded rate information, or write to: U.S. Savings Bonds, Parkersburg, WV 26106-1328.

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 351 and 356 (for I Bonds). They are online at [www.savingsbonds.gov](http://www.savingsbonds.gov).

---

**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 Bond or the Series EE Bond, your money is guaranteed to grow and remain safe into the future.

---

**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.**