

## Two Ways To Buy Savings Bonds...



<b>Electronic.</b>	<b>Paper.</b>
You can open a highly secure online account with the U.S. Treasury through <a href="http://TreasuryDirect.gov">TreasuryDirect.gov</a> 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 financial institution.

### 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 the Series 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 Purchases	Paper Purchases
<b>What do I get?</b>	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.
<b>How do I buy savings bonds?</b>	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.	Each time you want to buy a bond, go to a local financial institution and fill out and submit the correct forms. Your security is mailed to you.
<b>How do I track my bonds' value?</b>	Access your TreasuryDirect account online and print out the value.	Request a redemption chart from Treasury.  Go online to TreasuryDirect.gov and use the Savings Bond Calculator or the Savings Bond Wizard.
<b>How do I change the registration on my bonds?</b>	Access your TreasuryDirect account and make changes online. (Some restrictions apply.)	Go to a local financial institution and fill out and submit the correct forms.  Go online and get the correct forms, fill them out and mail them in.
<b>How do I redeem savings bonds?</b>	Access your TreasuryDirect account online and authorize redemption and deposit to your checking or savings account.	Take your bonds to a local financial institution 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 semi-annually.

**Convenient** - Buy bonds online through TreasuryDirect or a local financial institution.

**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.

**Accessibly** - Need your money quickly? It's right there for you, although the longer you lets your bonds grow, the more you benefit. Still, you can redeem them any time 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](http://www.treasurydirect.gov)

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

## Local Banks that Sell Bonds.

**Boston Federal Savings Bank** - 1840 Mass Ave., Lexington, MA 02420

**Cambridge Savings Bank** - 1374 Mass Ave., Cambridge, MA 02139

**Cambridge Trust** - 326 Main St., Cambridge, MA 02139

**Citizen's Bank** - 1776 Mass Ave., Lexington, MA 02420

**Citizen's Bank** - 141 Portland St., Cambridge, MA 02139

**Eagle Bank** - 1768 Mass Ave., Lexington, MA 02420

**Fleet Bank** - 226 Main St., Cambridge, MA 02139

**Sovereign Bank** - Mass Ave., Cambridge, MA 02139

## Contact Us.

For more information on savings bonds, visit our web site at [www.treasurydirect.gov](http://www.treasurydirect.gov) call 1-800-4US BOND for recorded rate information, or write to: U.S. Savings Bonds, Parkersburg WV 26106-1328



### I or EE Bonds? Let's Compare!

Series I Bond	Series EE Bond
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.*
Offer a real rate of return over and above inflation.	Earn 90% of market rates on 5-year Treasury securities.
New rates announced May 1 and Nov. 1. This adjustment ensures you're earning over and above inflation.	New rates announced May 1 and Nov.1. This adjustment ensures you're tracking the Treasury bond market.
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.