

U.S. SAVINGS BONDS

Electronic

Buying Savings Bonds...

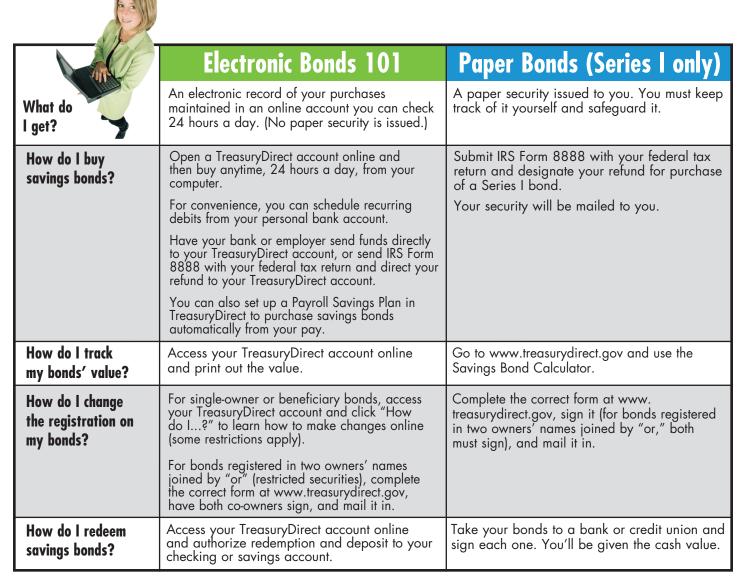
You can open a secure online account with the U.S. Treasury through Treasury Direct and manage your purchases, redemptions, and savings portfolio with no paperwork or paper bonds. We're as close as your computer.

You can buy paper Series I bonds by designating your tax refund as payment.

Paper (Series I)

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 EE Bond, your money grows and — best of all — stays safe into the future.





U.S. SAVINGS BONDS

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 semiannually.

Convenient - Buy bonds online through TreasuryDirect.

Safe - The United States backs savings bonds with its full faith and credit. Your paper bonds are registered, so if they're lost, mutilated, or stolen, Treasury can replace them in electronic form within your TreasuryDirect account. Bonds in TreasuryDirect are safely maintained in your account with the U.S. Treasury.

Accessible - Need your money quickly? It's right there for you, although the longer you let your bonds grow, the more you benefit. Still, you can redeem them anytime 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. Also, if all conditions are met, using savings bonds to pay for some education expenses offers additional federal tax benefits.

Affordable - Save with as little as \$25.

It's Easy to Buy Savings Bonds.

Treasury Direct - 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. Fund purchases with your checking or savings account, with your tax refund, or, if your employer participates, by payroll direct deposit.

Contact Us.

For more information on savings bonds, visit our website at www.treasurydirect.gov, call 844-284-2676 (toll free), or write to: Treasury Retail Securities Site, P.O. Box 214, Minneapolis, MN 55480-0214.

We'll Contact You.

Stay informed! Keep up with periodic rate changes and new Treasury products and services. Sign up for free e-mail updates on our website. It's confidential and used only for official notices.

The offering and governing regulations for the Savings Bonds program are found in 31 CFR, Parts 359, 360, and 363 for paper I Bonds and paperless EE and I Bonds. They are online at www.treasurydirect.gov.

I or EE Bonds? Let's Compare!

Series | Bonds

Sold electronically at face value in any amount from \$25 to 10,000. Sold in paper at face value, in multiples of \$50, up to \$5,000. Use IRS Form 8888.

Series I Bonds offer real rates of return over and above inflation.

New rates announced May 1 and November 1. This adjustment ensures you're earning over and above inflation.

Series EE Bonds

Sold electronically at face Value, in any amount from \$25 to \$10,000.

Series EE Bonds earn fixed rates of interest for the life of the bonds.

Fixed rates announced May 1 and November 1.

Each year, buy as much as \$10,000 of electronic Series I, \$10,000 of electronic Series EE, and \$5,000 of paper Series I.

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.

* 3-month loss of interest if redeemed before 5 years.