

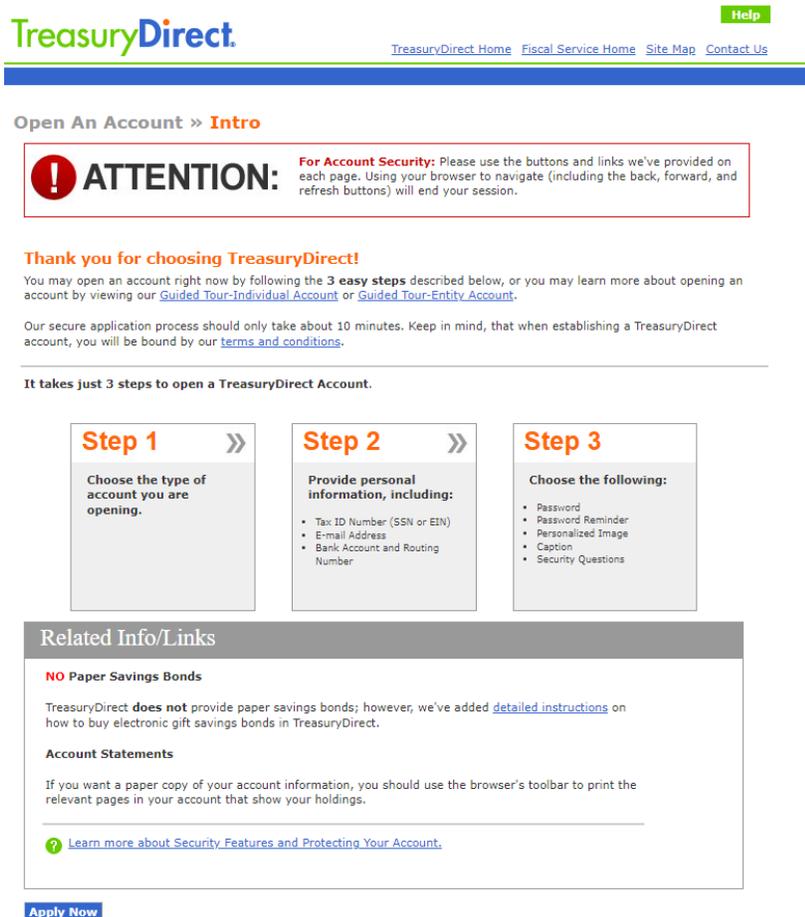
Buying I Bonds on Treasury Direct

Documents to Have Handy When Setting up Account:

1. License
2. Check book – to reference your routing and account numbers
3. Access to your email account. You'll receive at least 2 emails you'll need to reference while setting up your account.

It is recommended that you take note of your Account number, passwords, passphrase, and security questions.

1. Create an Account on [TreasuryDirect \(click here\)](#) or visit www.treasurydirect.gov and select Open an Account.



The screenshot shows the TreasuryDirect website interface for opening an account. At the top, there is a navigation bar with the TreasuryDirect logo, a 'Help' button, and links for 'TreasuryDirect Home', 'Fiscal Service Home', 'Site Map', and 'Contact Us'. Below the navigation bar, the page title is 'Open An Account >> Intro'. A prominent red-bordered box contains an 'ATTENTION!' warning about account security. Below this, a 'Thank you for choosing TreasuryDirect!' message is followed by instructions on how to open an account and a note about the application process. A section titled 'It takes just 3 steps to open a TreasuryDirect Account.' lists three steps: 1. Choose the type of account, 2. Provide personal information, and 3. Choose the following (password, image, etc.). At the bottom, there is a 'Related Info/Links' section with links for 'NO Paper Savings Bonds', 'Account Statements', and 'Learn more about Security Features and Protecting Your Account.' An 'Apply Now' button is located at the very bottom of the page.

TreasuryDirect [Help](#)
[TreasuryDirect Home](#) [Fiscal Service Home](#) [Site Map](#) [Contact Us](#)

Open An Account >> **Intro**

! ATTENTION: **For Account Security:** Please use the buttons and links we've provided on each page. Using your browser to navigate (including the back, forward, and refresh buttons) will end your session.

Thank you for choosing TreasuryDirect!
You may open an account right now by following the **3 easy steps** described below, or you may learn more about opening an account by viewing our [Guided Tour-Individual Account](#) or [Guided Tour-Entity Account](#).

Our secure application process should only take about 10 minutes. Keep in mind, that when establishing a TreasuryDirect account, you will be bound by our [terms and conditions](#).

It takes just 3 steps to open a TreasuryDirect Account.

- Step 1** >> Choose the type of account you are opening.
- Step 2** >> Provide personal information, including:
 - Tax ID Number (SSN or EIN)
 - E-mail Address
 - Bank Account and Routing Number
- Step 3** Choose the following:
 - Password
 - Password Reminder
 - Personalized Image
 - Caption
 - Security Questions

Related Info/Links

NO Paper Savings Bonds
TreasuryDirect **does not** provide paper savings bonds; however, we've added [detailed instructions](#) on how to buy electronic gift savings bonds in TreasuryDirect.

Account Statements
If you want a paper copy of your account information, you should use the browser's toolbar to print the relevant pages in your account that show your holdings.

[Learn more about Security Features and Protecting Your Account.](#)

Apply Now

Open An Account » Account Type

To create an online TreasuryDirect Account, you must first select the type of account you wish to establish.

Progress

Step 1 Step 2 Step 3

Account Type

Individual Account

[Learn more about Minor Accounts](#)

Individual

Entity Account

[Learn more about Entity Accounts](#)

Business or Organization

- Corporation**
Example: ABC Corporation
- Partnership**
Example: Smith and Jones Construction Company, a partnership
- Limited Liability Company (LLC)**
Example: Summit Consulting Service, LLC
- Professional Limited Liability Company (PLLC)**
Example: Paine Dental Associates, PLLC
- Sole Proprietorship**
Example: John Doe DBA Doe Plumbing Supplies

Estate or Trust

- Deceased Estate**
Examples: John Doe, Executor U/W of William Jones, deceased; John Doe, Administrator of the Estate of William Jones, deceased; John Doe, Legal Representative of the Estate of William Jones, a decedent
- Living Estate (Court-Appointed Only)**
Example: John Doe, Legal Guardian of William Jones
- Trust**
Examples: John Doe, Trustee under Declaration of Trust dated January 1, 2001; Jane Doe or Sarah Jones, Trustees under Agreement with John Doe dated January 1, 2001; Sarah Jones, Trustee under the Will of John Doe, deceased

Open An Account » Individual Account Application

[Privacy & Legal Notices](#)

Progress

Step 1 Step 2 Step 3

Apply

Account Owner Information

* Denotes Required Field

First Name: *

Middle Name or Initial:

Last Name: *

Suffix:

Give Your Account a Name:
This is a personalized account name. It does NOT reflect account ownership or security registration.

(Example: Mike's Account)

Taxpayer Identification Number: * - -

Date of Birth: * - - (MM-DD-YYYY)

Driver's License/State ID Number:

Issuing State:

Expiration Date: - - (MM-DD-YYYY)

Phone * One phone number is required.

Home: () () -

Work: () () - Ext:

Cell: () () -

E-mail Address: *

Retype E-mail Address: *

Bank Information

Bank Name: *

Routing Number: *

Account Number: *

Name(s) on the Account: *

Account Type: * Checking Savings

Submission

Taxpayer Identification Number Certification

By checking this box I certify, under penalty of perjury, that:

- The number shown on this form is my correct taxpayer identification number.
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest and dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.
- I am a U.S. person as defined by the IRS.

2. Verify the data you entered above.

3. Select your image and phrase.

Open An Account » **Personalized Image/Caption**

A personalized image/caption will help you to know that you are on the authentic TreasuryDirect website. This image and caption will be displayed on your password page.

Please choose a personalized image.



[Show me more images](#)

Please enter a caption. (3 - 30 alphanumeric characters)

Submit

4. Select your password and 3 security questions

Open an Account » **Choose a Password**

[Learn more about Security Features and Protecting Your Account.](#)

Progress



Choose a Password

When selecting your password, avoid numbers, names or dates that are significant for you. For example, your phone number, first name, or date of birth.

Enter your password:

Use at least eight (8) characters without spaces, at least one letter, one number, and one special character, excluding < \ >.

Retype your password:

Choose a Password Reminder

In case you forget your password, we'll give you a password reminder. Try to pick a word or phrase that will help you remember your password. You may not use your password as your password reminder.

Enter your password reminder:

Answer Three Security Questions

Answer **three** security questions below and provide a different answer for each. If you forget your account number or password, we'll use these questions to confirm your identity. We may also require you to answer one of your security questions when you attempt to perform certain transactions.

Who was your best friend in high school?

What was your first pet's name?

What was your favorite teacher's name?

What was the first car you owned?

Who would you most like to meet?

What is the location of your dream vacation?

Who is your favorite author?

What is your favorite movie?

Submit

Cancel

- Go to your email and open email from Treasury Direct with your account number. The account number will begin with a letter and then a series of numbers separated by “-”.

TreasuryDirect Help

[TreasuryDirect Home](#) [Fiscal Service Home](#) [Site Map](#) [Contact Us](#)

Thanks for opening an account with us!

We are now sending your account number to the e-mail address you provided on your application. Your account number and password are needed to log into your TreasuryDirect account.

You will be given the opportunity to register your computer. Registering your computer will help us recognize you as an authorized user. For more information, go to [Learn more about Security Features and Protecting Your Account](#).

Security precautions...

Your TreasuryDirect account number and password are the entry keys for your account. Never share them with anyone. Doing so increases the risk of unauthorized use or access.

For Additional Security

It's a good idea to change your password periodically. You can do this by accessing your account and using ManageDirect.

[Freedom of Information Act](#) | [Law & Guidance](#) | [Privacy & Legal Notices](#) | [Website Terms & Conditions](#) | [Accessibility](#) | [Data Quality](#)

[U.S. Department of the Treasury, Bureau of the Fiscal Service](#)

- Return to TreasuryDirect and Log In. After entering your new account number, you'll be asked to enter a One-Time Passcode (OTP). Go back to your email to locate another email with this OTP. The OTP will be a longer series of letters and numbers with a mix of upper and lower case.

- Next, you'll be prompted to enter your password, BUT you'll have to enter the password by clicking on the letters on the onscreen keyboard. (it's not case sensitive)

- Congrats, you're in! You'll and on the My Account Page.

TreasuryDirect Help | **Logout**

[How do I...?](#) [What's New](#) [Contact Us](#)

My Account | [BuyDirect](#) | [Current Holdings](#) | [ManageDirect](#) | [Account Info](#) | [History](#) | [Investor InBox](#) | [Gift Box](#)

Welcome to Your Account Summary, Bill's Treasury Direct Account Bill's Treasury Direct Account: [REDACTED]

Your last login was 06-03-2022 1:12 a.m. ET

Buy and manage your U.S. Treasury securities online.

Important message:

Please use the buttons and links we've provided on each page. Using your browser to navigate (including the back, forward, and refresh buttons) will end your session. For security reasons, we recommend you close your Web browser when you are finished accessing your account.

Your Current Securities Total:	\$10,000.00
Your Gift Box Total:	\$.00
Your Zero-Percent C of I Total:	\$.00
Your Payroll Zero-Percent C of I Total:	\$.00

Primary Account Information

Current Holdings

Security Type	Amount
MARKETABLE SECURITIES	\$.00
SAVINGS BONDS	\$10,000.00
Zero-Percent C of I	\$.00
Payroll Zero % C of I	\$.00

Gift Securities

Type	Amount
Gifts Purchased by You	\$.00

Account Activity

[View a summary](#) of your recent purchases, payments, and other activity for your Primary Account.

Info Direct

Savings Bond Rates:
 Bonds Issued May-October 2022
 Series EE - 0.10 % *
 Series I - 9.62 %
 *We guarantee EE bonds will double in value if you hold them 20 years.

IMPORTANT Per the Code of Federal Regulations:
 The principal amount of savings bonds you may acquire in a calendar year is \$10,000 per series. Any purchase in excess of \$10,000 is in violation of the regulation and will be refunded; refunds may take up to 16 weeks. Continued violation may cause your account to be closed/suspended.

i

[Learn more about Security Features and Protecting your Account.](#)
[Learn more about C of I.](#)

9. If you want to add a Beneficiary on your I Bond (**HIGHLY RECOMMENDED**), before proceeding with the purchase, **ADD A NEW REGISTRATION**. To do this, go to ManageDirect. Trusts do not need beneficiaries.

TreasuryDirect [Help](#) [Login](#)
[How do I...?](#) [What's New](#) [Contact Us](#)

[My Account](#) [BuyDirect](#) [Current Holdings](#) [ManageDirect](#) [Account Info](#) [History](#) [Investor InBox](#) [Gift Box](#)

ManageDirect » **Add New Registration** Bill's Treasury Direct Account: [REDACTED]

Registration Information

Sole Owner Primary Owner Beneficiary

First-Named Registrant:

First Name:
Middle Name or Initial:
Last Name:
Suffix:
Taxpayer Identification Number: - -

Second-Named Registrant: (Required for Primary Owner and Beneficiary registrations only.)

First Name:
Middle Name or Initial:
Last Name:
Suffix:
Taxpayer Identification Number: - -

Make this my preferred registration.
 This is a gift.

This new registration will appear in your drop-down list after you select the Submit button.

[Submit](#) [Cancel](#)

After you Submit the Beneficiary's info, you'll have another Registration available in the Registration Information drop down box (see screen below). The registration will read YOUR NAME POD, YOUR BENEFCIARY. We recommend you select the POD registration, unless you are buying the I Bond in the name of a Trust. If purchasing a bond in the name of a Trust, you do not need to name a beneficiary because the trust agreement takes care of naming the beneficiaries.

NOTE, you can only add one beneficiary to each bond purchase. If you want to name 2 beneficiaries, divide the bond purchase up. For example, if I want to purchase the max I Bond permitted annually, \$10,000, I would buy one bond for \$5,000 and name son 1 as my POD. I would buy a 2nd I Bond for \$5,000 and name son 2 as my POD. POD stands for payable on death.

10. Next, Go to BuyDirect (2nd from the left in the upper menu) Select Savings Bond > Series I

The screenshot shows the TreasuryDirect website interface. At the top, there is a navigation bar with links for 'My Account', 'BuyDirect', 'Current Holdings', 'ManageDirect', 'Account Info', 'History', 'Investor InBox', and 'Gift Box'. Below this, the 'BuyDirect' section is active, displaying 'Bill's Treasury Direct Account: [REDACTED]'. A link to 'Learn more about Security Types' is provided. Under 'Marketable Securities', several options are listed with radio buttons: Bills, Notes, Bonds, TIPS Notes/Bonds, and FRN. Below this, under 'Savings Bonds (NO Paper Savings Bonds)', the 'Series I' option is selected with a radio button. Other options include Series EE and Zero-Percent Certificate of Indebtedness. A 'Submit' button is visible at the bottom.

11. Purchase the I Bond. Remembering to select the appropriate Registration and bank account.

Remember, you're limited to \$10,000 per person/trust per year and to buy the bonds in increments in accordance with the number of beneficiaries.

The screenshot shows the 'Purchase Series I Savings Bonds' form on the TreasuryDirect website. The page title is 'BuyDirect >> Savings Bonds'. The form includes a 'Registration Information' section with a dropdown menu and an 'Add New Registration' button. The 'Purchase Information' section contains fields for 'Product Type' (Series I Savings Bond), 'Purchase Amount' (with an example: 'Example: For a Purchase Amount of \$25.00 you pay \$25.00'), and 'Select a source of funds' (with a dropdown menu). Below this, there are links to 'Learn more about C of I' and 'Learn more about Purchase Limitations'. The 'Purchase Frequency' section has three options: 'Schedule single purchase for:' (selected), 'Schedule repeat purchases:', and 'Schedule purchases by selecting your own dates.'. The 'Schedule single purchase for:' option includes a date selector for MM-DD-YYYY, with the date 06-03-2022 entered.