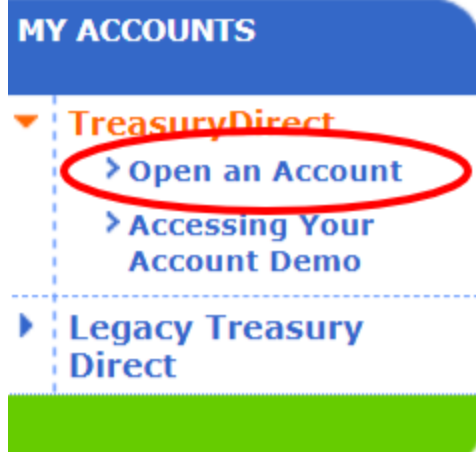




[Home](#) > [Individual](#) > [My Accounts](#) > TreasuryDirect



TreasuryDirect

In your TreasuryDirect account Rate Notes, Treasury Inflation- you 24 hours a day, 7 days a w

Your TreasuryDirect account is conduct most of your transacti account maintenance from you information, including pending maintenance fees, no matter h

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

BuyDirect

Joseph: K-922-327-727

[? Learn more about Security Types.](#)

Marketable Securities

- Bills - Short-term securities of 1 year or less
- Notes - Medium-term fixed-principal securities of 2 to 10 years
- Bonds - Long-term fixed-principal securities of more than 10 years
- TIPS Notes/Bonds - Medium or long-term Treasury Inflation-Protected Securities of 2 to 30 years
- FRN - Medium-term Floating Rate Notes

[View Tentative Auction Calendar.](#)

[View recent auction results.](#)

Savings Bonds (NO Paper Savings Bonds)

- Series EE - An accrual-type security with a fixed interest rate
- Series I - An accrual-type security with a combination interest rate of a fixed and an inflation rate

Zero-Percent Certificate of Indebtedness

- C of I - A non-interest bearing security which can be used to fund TreasuryDirect purchases

[? Learn more about Tax Reporting.](#)

[Submit](#)

[Cancel](#)

BuyDirect » Savings Bonds

Joseph: K-922-327-727

Purchase Series I Savings Bonds.

Registration Information

Your preferred registration appears below. To use a different registration, choose one from the drop-down list or add another by clicking the Add New Registration button.

Joseph E Vecchio POD colleen vecchio ▼

Add New Registration

Purchase Information

Product Type: Series I Savings Bond

Purchase Amount: \$ Example: For a Purchase Amount of \$25.00 you pay \$25.00

Select a source of funds: Wachovia - *****2282 ▼

? [Learn more about C of I.](#)

? [Learn more about Purchase Limitations.](#)

Purchase Frequency

Schedule single purchase for: - - (MM-DD-YYYY)

Schedule repeat purchases.

How often:

Purchase Start Date: - - (MM-DD-YYYY)

Purchase End Date: - - (MM-DD-YYYY)

Schedule purchases by selecting your own dates.

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

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

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

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

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

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

Schedule More

Submit

Cancel

ManageDirect » Add New Registration

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](#)

BuyDirect » Savings Bonds

Purchase Series I Savings Bonds.

Registration Information

Your preferred registration appears below. To use a different registration, choose one from the drop-down list or add another by clicking the Add New Registration button.

Joseph E Vecchio POD colleen vecchio Add New Registration

Purchase Information

Product Type: Series I Savings Bond
Purchase Amount: \$ [input] Example: For a Purchase Amount of \$25.00 you pay \$25.00
Select a source of funds: Wachovia - *****2282

Learn more about C of I.

Learn more about Purchase Limitations.

Purchase Frequency

Schedule single purchase for: 12 - 23 - 2020 (MM-DD-YYYY)
Schedule repeat purchases. How often: Weekly
Purchase Start Date: [input] - [input] - [input] (MM-DD-YYYY)
Purchase End Date: [input] - [input] - [input] (MM-DD-YYYY)
Schedule purchases by selecting your own dates.
Purchase Date: [input] - [input] - [input] (MM-DD-YYYY)
Purchase Date: [input] - [input] - [input] (MM-DD-YYYY)
Purchase Date: [input] - [input] - [input] (MM-DD-YYYY)
Purchase Date: [input] - [input] - [input] (MM-DD-YYYY)
Purchase Date: [input] - [input] - [input] (MM-DD-YYYY)
Purchase Date: [input] - [input] - [input] (MM-DD-YYYY)

Schedule More

Submit Cancel

BuyDirect » Savings Bonds

Joseph: K-9:

Purchase Series I Savings Bonds.

*****VERY IMPORTANT*****
Registration = BENEFICIARY
POD = Payable ON Death

Registration Information

Your preferred registration appears below. To use a different registration, choose one from the drop-down list or add ar clicking the Add New Registration button.

Joseph E Vecchio POD colleen vecchio Add New Registration

1ST name = a/c owner;
POD (2nd name) =
BENEFICIARY

Purchase Information

Product Type: Series I Savings Bond

Purchase Amount: \$ Example: For a Purchase Amount of \$25.00 you pay \$25.00

Select a source of funds: Wachovia - *****2282

Learn more about C of I.

Learn more about Purchase Limitations.

Purchase Frequency

Schedule single purchase for: 12 - 12 - 2020 (MM-DD-YYYY)

Schedule repeat purchases.

How often: Weekly

Purchase Start Date: (MM-DD-YYYY)

Purchase End Date: (MM-DD-YYYY)

Schedule purchases by selecting your own dates.

Purchase Date: (MM-DD-YYYY)

Purchase Date: (MM-DD-YYYY)

Purchase Date: (MM-DD-YYYY)

Purchase Date: (MM-DD-YYYY)

Purchase Date: (MM-DD-YYYY)

Purchase Date: (MM-DD-YYYY)

Schedule More

Submit Cancel

ManageDirect » Add New Registration

Joseph: K-922-327-727

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](#)

Series I Savings Bonds

Use I bonds to

- save in a low-risk product that helps protect your savings from inflation
- supplement your retirement income
- [give as a gift](#)
- [pay for education](#)

What is an I bond?	A savings bond that earns interest based on combining a fixed rate and an inflation rate. Comparing I Bonds to EE Bonds Comparing I Bonds to Treasury Inflation-Protected Securities (TIPS)
What interest does an I bond earn?	A combination of a fixed rate that stays the same for the life of the bond and an inflation rate that is set twice a year. For bonds issued from November 2020 through April 2021, the combined rate is 1.68%. How do I bonds earn interest?
Is it taxable?	Federal income tax: Yes State and local income tax: No Tax Considerations for I bonds Using the money for higher education may keep you from paying federal income tax on your interest. See " Education Planning ."
Paper or electronic?	Both. (You can buy a paper I bond only when filing a federal income tax return.)
Minimum purchase	Electronic: \$25 Paper: \$50
Maximum purchase	Electronic: \$10,000, total, each calendar year Paper: \$5,000, total, each calendar year
Available bonds	Electronic: Any amount, to the penny, from \$25 to \$10,000. Paper: \$50, \$100, \$200, \$500, \$1,000
How long must I keep an I bond?	I bonds earn interest for 30 years unless you cash them first. You can cash them after one year. But if you cash them before five years, you lose the previous three months of interest. (For example, if you cash an I bond after 18 months, you get the first 15 months of interest.)
How do I buy an I bond?	Electronic: Online in TreasuryDirect (including through payroll direct deposit) Paper: By mail when you file your federal tax return

How do I bonds earn interest?

Interest on an I bond is a combination of two rates:

1. A fixed rate of return which remains the same throughout the life of the I bond
- and
2. A variable inflation rate which we calculate twice a year, based on changes in the nonseasonally adjusted Consumer Price Index for all Urban Consumers (CPI-U) for all items, including food and energy (CPI-U for March compared with the CPI-U for September of the same year, and then CPI-U for September compared with the CPI-U for March of the following year).

Interest is earned on the bond every month. The interest is **compounded semiannually**: twice a year, the interest the bond earned in the previous six months is added to the bond's principal value; then, interest for the next six months is calculated using this adjusted principal.

When can I cash my I bonds?

After they are 12 months old.

- If you cash an I bond before it is five years old, you will lose the last three months of interest.
- I bonds earn interest for 30 years if you don't cash the bonds before they mature.
- If you've been [affected by a disaster](#), special provisions may apply.