

# Smart Savings



## Online Investing In U.S. Savings Bonds Is E-easy

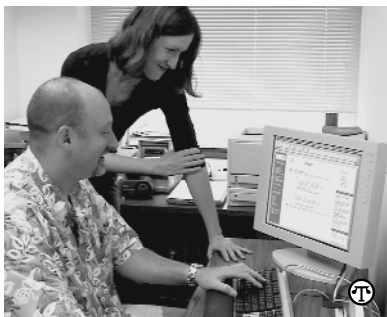
(NAPSA)—Spending money is easy; saving it is another matter. That's why the Treasury Department is making it easier for Americans to purchase, manage and redeem U.S. Savings Bonds through TreasuryDirect at [www.treasurydirect.gov](http://www.treasurydirect.gov).

"Savings bonds are a safe investment that can be purchased securely by anyone with Internet access, 24 hours a day, seven days a week," said Don Hammond, Treasury Fiscal Assistant Secretary. "Savings bonds provide a guaranteed return."

Designed for individuals seeking to protect the purchasing power of their savings by earning a guaranteed real rate of return, I bonds are the most recent addition to the savings bonds program. I bonds are an accrual-type security, meaning interest is credited monthly for up to 30 years and paid when the bond is cashed. The interest rate on the I bond is currently 4.66 percent.

I bonds can be purchased electronically after establishing a TreasuryDirect account. Setting up an account takes only minutes and uses the latest software to authenticate new customers while protecting their personal information.

There are no fees or paperwork involved in managing a TreasuryDirect account. Accounts are tied to an existing savings or checking account at a financial institution, making it easy to make additional purchases whenever a little extra money is available. Account holders can also schedule regular deposits into TreasuryDirect to coincide with



**Consumers can now use TreasuryDirect to purchase, manage and redeem savings bonds.**

paydays or any other pattern they choose. Redemption is easy, too, with proceeds transferred directly into the designated bank account.

At the end of each TreasuryDirect transaction, customers can print a confirmation for their records. Account holders will receive e-mail notification whenever there is a transaction in their account. They will not receive a paper bond.

Savings bonds are a practical investment for long-term financial goals, such as retirement and college expenses. Individuals can purchase savings bonds in penny increments beginning at \$25—which makes them a practical investment for those who don't have a great deal of money to save regularly—and up to \$30,000.

In the future, the ability to purchase and manage additional Treasury securities, such as marketable bills and notes, will be added to TreasuryDirect. To learn more about savings bonds and how to open an account, visit [www.treasurydirect.gov](http://www.treasurydirect.gov).