

# Savings Bond Resource Guide

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**PREFACE**

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## **Federal Reserve Bank Treasury Retail Securities Sites**

Minneapolis, Minnesota

Pittsburgh, Pennsylvania

# Preface

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This publication is a reference guide for employees of financial institutions who handle savings bond transactions or answer related questions. This guide covers questions and provides instructions for handling most bond transactions. In addition, a quick reference guide and a sample outline for in-house training are provided as appendices.

This resource guide is not a substitute for official U.S. Treasury regulations or instructions to agents. A list of relevant Treasury Circulars, available online at <http://www.treasurydirect.gov>, is provided as an appendix.

References to specific interest rates, yields, and Tables of Redemption Values are not included in this guide but are available from Public Debt's website. Yield and rate information is also available in the United States Savings Bonds/Notes Earnings Reports published every six months by the Bureau of the Public Debt. This information is also available at [http://www.treasurydirect.gov/indiv/tools/tools\\_earningsreports.htm](http://www.treasurydirect.gov/indiv/tools/tools_earningsreports.htm). There are also programs available for bond owners and agents to assist in pricing and keeping an inventory of savings bonds. These popular programs include Savings Bond Pro® for agents and the Savings Bond Calculator and Savings Bond Wizard for bond owners. The PD F 3600, Tables of Redemption Values, will continue to be available to those who do not have access to electronic pricing.

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# General Information

A savings bond represents a loan made to the United States by an investor. United States Savings Bonds are registered securities backed by the full faith and credit of the United States; they cannot be sold in a secondary securities market or used as collateral.

## Series Available

**Series EE** bonds are savings securities designed to encourage savings by the small investor. For full disclosure of terms and conditions of EE bonds, see Department of Treasury Circulars, Public Debt Series No. 1-80 and No. 3-80.

EE bonds are accrual type bonds and are purchased at a 50% discount; for example, you pay \$25 to buy a \$50 bond. Interest accumulates and is paid as part of the redemption value when the bond is cashed. Series EE bond interest accrues monthly and is compounded semiannually. Bonds issued on or after May 1, 2005 earn fixed rates of interest. The fixed rate remains constant for the 30-year life of the bond, which includes a 10-year extended maturity period, unless a different rate or rate structure is announced and applied at the start of the extension period.

**Series I** bonds are inflation-indexed savings securities designed to help protect investor purchasing power. For full disclosure of terms and conditions of Series I bonds, see Department of Treasury Circulars, Public Debt Series No. 1-98 and No. 2-98.

I bonds are accrual type bonds issued at par (face value); for example, you pay \$50 to buy a \$50 bond. Interest accumulates and is paid as part of the bond's redemption value when the bond is cashed. Series I bonds usually increase in value monthly; interest compounds semiannually. The Series I bond earnings rate reflects the combination of a fixed rate and an inflation rate. The fixed rate remains constant for the life of the bond, but the inflation rate can vary every six months. Series I bonds can earn interest for up to 30 years.

**TreasuryDirect** was once the name of an account system for Treasury bills, notes, and bonds; TreasuryDirect® is now the brand under which Treasury will offer a full array of information, products, and services to all of its customers. In addition to Investment Services for Treasury Bills, Notes, and Bonds, a separate account system offers paperless EE and I bonds under the TreasuryDirect umbrella. This new account system includes marketable securities (Treasury bills, notes, and bonds), providing customers with the opportunity to hold a mixture of marketable and savings products directly with the Treasury in a single account. To learn more, go to [www.treasurydirect.gov](http://www.treasurydirect.gov).

## Denominations

Paper Series EE and I savings bonds are offered in various denominations. The table below illustrates the different denominations that are offered.

Series EE Savings Bonds			
Prefix	Denomination (Face Amount)	Purchase Price	Portrait
L	\$50 <sup>1</sup>	\$25	George Washington
K	75 <sup>1</sup>	37.50	John Adams
C	100	50	Thomas Jefferson
R	200	100	James Madison
D	500	250	Alexander Hamilton
M	1,000	500	Benjamin Franklin
V	5,000	2,500	Paul Revere
X	10,000	5,000	James Wilson

<sup>1</sup>These denominations are not available for purchase through payroll savings plans or employer thrift, savings, vacation, 401(K), or similar plans.

Series I Savings Bonds			
Prefix	Denomination (Face Amount)	Purchase Price	Portrait
L	\$50	\$50	Helen Keller
K	75	75	Dr. Hector Garcia
C	100	100	Martin Luther King Jr.
R	200	200	Chief Joseph
D	500	500	General George C. Marshall
M	1,000	1,000	Albert Einstein
V	5,000	5,000	Marian Anderson

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## Eligible Owners

Persons eligible to have bonds registered in their names as owner or first-named co-owner on original issue include:

### Series EE

- Residents of the United States, its territories and possessions, and the Commonwealth of Puerto Rico
- Citizens of the United States residing abroad
- Civilian employees of the United States or members of its Armed Forces, regardless of residence or citizenship, provided they have a taxpayer identification number (TIN)
- Residents of Canada or Mexico who work in the United States, but only if the bonds are purchased through a payroll savings plan and the owner provides a TIN

### Series I

- Any individual with a valid United States taxpayer identification number, regardless of residency or citizenship

Individuals not included on this list may, however, be designated as co-owner, beneficiary, or as the owner in an authorized reissue transaction, unless the individual is a resident of any area where the Treasury restricts or regulates the delivery of checks drawn on U.S. funds. Restricted areas include: Cuba, Iran, Iraq, North Korea, Sudan, and Syria. A person who resides in a restricted area and becomes the owner of a savings bond through the death of another person or otherwise may hold the bond without change of registration with the right to redeem the bond if the person later resides in an unrestricted area.

## Registration

Paper savings bonds are issued only in registered form. The registration must specify the actual ownership of and interest in the bond. Registration is conclusive of ownership.

### Authorized Forms of Registration

There are several authorized forms of registration for bonds. See the chart below for details.

#### Individuals (Series EE and I)

The registration of paper bonds issued to individuals may take three forms:

Single Ownership (one individual)	Co-ownership (two individuals as co-owners)	Beneficiary (one owner and one beneficiary)
<i>Example:</i>  123 45 6789* John Q Doe	<i>Example:</i>  123 45 6789* John Q Doe OR Mary S Doe	<i>Example:</i>  123 45 6789* John Q Doe POD ( <i>payable on death</i> ) Mary S Doe
Only the registered owner may redeem the bond. At the death of the owner, the bond becomes the property of the bond owner's estate.	Either co-owner may cash the bond without the knowledge or approval of the other. At the death of one co-owner, the surviving co-owner becomes the sole owner of the bond.	The bond is redeemable only at the request of the registered owner. The beneficiary becomes the owner of the bond at the death of the original owner.

\* The full social security number will not appear on the bond. It will be masked and appear as \*\*\* \*\* 6789. See <http://www.treasurydirect.gov/indiv/research/faq/maskingfaqs.htm> for more information.

**Please note only two names are allowed per bond registration.** For bonds in co-ownership form, one of the co-owners is considered the "principal co-owner" for federal income tax purposes. The principal co-owner is the co-owner who (1) purchased the bonds with his or her own funds or (2) received the bonds as a gift, a legacy, an inheritance, or as a result of judicial proceedings and had the bonds reissued (re-registered) in co-owner form.

The Department of Treasury or the United States can be listed as a beneficiary on Series I bonds, but not as co-owner. The social security number (SSN) of the owner or first-named co-owner is required on all savings bonds. These numbers are used to establish and maintain ownership records of savings bonds, but they are not used for federal income tax reporting purposes prior to redemption. If the registered owner's or first-named co-owner's number is unavailable for a paper gift bond; that is, a bond that will not bear the purchaser's name as owner or co-owner, the purchaser's SSN is used. In all cases, the full SSN will not appear on the bond. It will be masked and appear as \*\*\* \*\* 6789.

#### Fiduciaries, Private or Public Organizations, Associations, and Public Bodies

Paper bonds purchased in a name other than an individual must include an employer identification number (EIN). Paper bonds purchased in the name of a trust may use the social security number of the first-named owner only if an EIN has not been assigned to the trust. Organizations cannot be named as co-owners or beneficiaries. For other authorized forms of registration for Series EE bonds, see Department of the Treasury Circular, Public Debt Series No. 3-80, Sec. 353.7, paragraphs (b) through (e). For Series I bonds, see Treasury Circular, Public Debt Series No. 2-98, Sec. 360.6, paragraphs 2 and 3.

Private or public organizations, associations, and public bodies in their own right may be named owners of Series EE bonds only. Series I bonds may **not** be registered in the name of organizations, associations, public bodies, corporations, sole proprietorships, etc. in their own right.

**Series EE** – A fiduciary may be any individual or entity who manages another person's property, such as a trustee, guardian, conservator, custodian under a gift to minor or transfer to minor statute. (See *Appendix A for examples of fiduciary registrations.*)

**Series I** – Fiduciary registrations are limited to personal trust estates, guardians or conservators for estates of living individuals, or testamentary trust estates.

<b>Fiduciary</b>	<b>Private Organization</b>
The registration of bonds issued to a fiduciary takes the following forms:  12-3456789* John Doe Trustee under agreement with Mary Roe dated 12/17/94  Or in an abbreviated form:  12-3456789* John Doe Tr U/A Mary Roe dtd 12/17/94	The registration of bonds issued to a private organization takes the following form:  12-3456789* Smith Manufacturing Company a corporation
 See Appendix A for examples of additional trust registrations.	

\* The employer identification number will be masked on the actual bond and appear as \*\* \*\*\* 6789. See <http://www.treasurydirect.gov/indiv/research/faq/maskingfaqs.htm> for more information.

## Minor Involved in Bond Purchase

### Purchase Made by Minor

Minors may purchase paper bonds with their own wages, earnings, or other funds under their control.

### Purchase Made by Someone Other Than Minor

If the purchaser uses the minor's funds, the bond should be registered in the minor's name alone with no co-owner or beneficiary. If the purchase is made by a court-appointed representative of a minor's estate, the bond must be registered in the minor's name and in the name of the representative. This registration will require an appropriate reference to the guardianship or fiduciary capacity.

When the purchaser's funds are used, the bond may be registered in the name of the minor as the owner, co-owner, or beneficiary.

### Gift to Minors

A paper bond may be purchased as a gift to a minor under a gift to minors or transfer to minors statute that is in effect in the state in which the donor, the custodian, or the minor resides. Such bonds shall be registered as provided in the statute and no co-owner or beneficiary can be named on the bonds. (See Appendix L.) *Note: This registration is not available for Series I bonds.*

### Natural Guardians

A paper bond may be registered in the name of either parent of a minor as the natural guardian. A co-owner or beneficiary may be named if the funds used to purchase the bond do not belong to the minor. *Note: This registration is not available for Series I bonds.*

### Bonds for Education



See "Education Savings Options" in this chapter.

### Incompetent Involved in Bond Purchase

A paper bond may be registered in the name of an incompetent if a legal representative has been appointed by the court for that person's estate. A reference to the legal guardian or similar fiduciary must be included in the registration of the bond. No co-owner or beneficiary can be named on a bond purchased with funds belonging to the incompetent.

### Gifts to the United States

Some people buy paper bonds with the intent of making the bonds a gift to the United States upon their death. In this case, the United States Treasury is named as either the co-owner or beneficiary of the bond.

(For Series I bonds, the United States Treasury can only be listed as a beneficiary and not a co-owner.) Advise purchasers that bonds may not be reissued to change such a designation, except in the case of Series EE, HH, or I bonds on which the Treasury has been designated as beneficiary.

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## Forms of Payment

All denominations may be purchased through issuing agents. People may purchase paper Series EE and I bonds using any of the following forms of payment:

### Cash

Cash is acceptable as payment of the purchase price of a bond. Although it is an acceptable form of payment for savings bonds, cash should not be sent in the mail to the servicing Treasury Retail Securities (TRS) sites.

### Checks or Money Orders

Agents may accept checks or money orders from non-customers at the agents' own risk. If checks or money orders are accepted, purchase orders should not be dated and submitted until such checks or money orders have cleared and been collected. *(For further details, see "Completing the Order Form" in Chapter 2.)* If a check or money order is returned as uncollectible after the related purchase order has been submitted, you should take the necessary action to collect the amount of the check or money order. If unable to collect that amount, you must accept the loss.



If checks are accepted, purchase orders should not be dated and submitted until such checks have cleared and been collected.

### Savings Stamps

Savings stamps are worth their face amounts; the denominations are \$0.10, \$0.25, \$0.50, \$1, and \$5. The sale of savings stamps was discontinued June 30, 1970.

U.S. Savings Stamps can be used as full or partial payment for Series EE savings bonds. You may accept and redeem savings stamps presented solely for cash payment, but you are not required to do so. If you choose not to redeem savings stamps presented for cash payment, you should forward them to your servicing TRS site for payment. Agents should also include payment instructions with the stamps.

### Redeeming Savings Stamps

When redeeming stamps for cash or accepting them as payment for Series EE bonds, you should determine whether the stamps have been marked or mutilated in such a manner as to be of questionable value or identity, or to indicate previous cancellation. Stamps that have been torn or partially burned may be approved for redemption provided (1) more than one-half of the same stamp remains and (2) its identity and denomination can be established.

Agents should affix loose stamps securely and separately to a card or a sheet of paper. Be sure to include the owner's name and address on the card or paper. You should immediately cancel the stamps to prevent their presentation a second time by using a rubber stamp with permanent ink or by perforation, without obliterating the identity or denominational value of the stamps. On each card or paper submitted, record (1) the total value of the attached stamps, (2) the name and address of the presenter, and (3) your institution's name and location.

After canceling redeemed stamps, send them to your servicing TRS site. Include an adding machine tape or other listing providing the value of each card or paper submitted and the total value for all stamps in the shipment. The TRS site will notify you of any discrepancies found.

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## Purchase Limits

An individual can buy a maximum of \$5,000 worth of electronic and paper bonds of each series (EE and I) in a single calendar year, or a total of \$20,000, in single ownership form. If paper bonds are issued in co-ownership form, the limit applies to the first-named co-owner. All limits are based on the issue price of the securities. Bonds purchased in earlier years do not affect the current year's limitation.



Investment amounts in Series EE and Series I bonds are limited by calendar year.

Annual Limitation on Paper Series EE Savings Bond Purchases		
Bond Registration	Issue Price	Face Amount
Single Owner	\$5,000	\$10,000
Co-owners	\$5,000	\$10,000
Owner with Beneficiary	\$5,000	\$10,000
Fiduciary (e.g., trust, estate)	\$5,000	\$10,000
Annual Limitation on Paper Series I Savings Bond Purchases		
Single Owner	\$5,000	\$5,000
Co-owners	\$5,000	\$5,000
Owner with Beneficiary	\$5,000	\$5,000
Fiduciary (e.g., trust, estate)	\$5,000	\$5,000

**Co-owners:** Bonds purchased in co-ownership form will be applied toward the annual purchase limit of the first-named co-owner. Bond owners are no longer permitted to attribute to either co-owner, or apportion between co-owners, bonds bearing the names of two people as co-owners.

**Beneficiary:** Purchases are attributable to the owner, not the beneficiary.

**Fiduciary Capacity:** Bonds registered in the names of trusts, guardians or others serving in fiduciary capacities are computed separately from the fiduciary's own bonds on which he or she is named individually as owner or co-owner.

**Gifts:** Bonds that are purchased as gifts are not included when determining whether or not the purchaser's own bonds are in excess of the limit.

A paper bond's issue date is the first day of the month in which you receive and accept the issue price and a properly completed and signed purchase order. The issue date is important because it determines when a bond begins earning interest, increases in value, and stops earning interest.



The issue date is important because it determines when a bond begins earning interest, increases in value, and stops earning interest.

If you receive the purchase order after your normal daily cut-off time for dating transactions, you may date the purchase order as of the next business day. Be sure to inform customers who pay for bonds with a check that the issue date for their bonds will be the first day of the month in which their funds are accepted and available.

#### Over-the-Counter Purchases at End of Month

If your financial institution treats services provided in the evening hours or on weekends as the next business day's transactions, then savings bond sales transactions may be treated in the same manner. For example, if a purchaser submits an order on Saturday, July 31, change the date on the purchase order to the next business day, August 2, and inform the purchaser of the change in the bond's issue date. The purchaser must initial the change.

#### Payroll Savings Plan Purchases

The bond purchaser is entitled to an issue date for the month in which the full purchase price is accumulated. However, the actual issue date for a payroll paper savings plan bond is the month in which the full purchase price is received by the servicing TRS site.

On occasion, the purchase price of employees' bonds is accumulated near a month's end, but the employer is unable to forward the payment and bond registration data to the bond-issuing institution until the next month. In this case, the bonds are entitled only to an issue date of the latter month. These bonds may be entitled to the earlier issue date if the employer arranges to deliver the purchase price to the servicing TRS site in the same month the employees completed payment, even though the bond registration data cannot be submitted until the next month. The employer is expected to supply the bond registration data as soon as possible in the month following the payment.

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## Interest and Maturity

 See Appendix J for detailed questions and answers about interest on these bonds/notes.

### **Paper Series E/EE Bonds and Savings Notes - Accrual Type**

Interest accrues and is paid as part of the redemption value when a Series E/EE bond or savings note is cashed. The issue date determines when a bond begins earning interest, increases in value, and stops earning interest. The rate at which bonds earn interest also depends on the issue date. The issue date is the first day of the month in which full payment is received by an agent authorized to accept purchase order forms.

### **Paper Series EE Bonds Issued May 2005 and After**

Paper Series EE bonds are sold at half their face value and are available in denominations ranging from \$50 through \$10,000. Series EE savings bonds with May 2005 and later issue dates earn interest at fixed rates. The new fixed rate will apply for the 30-year life of each bond, which includes a 10-year extended maturity period, unless a different rate or rate structure is announced and applied at the start of the extension period.

Rates for new issues will be adjusted each May 1 and November 1, with each rate effective for all bonds issued through the following six months. Interest accrues monthly and is compounded semiannually.

Savings bonds must be held a minimum of one year. A 3-month interest penalty will apply to bonds cashed before 5 years.

At a minimum, the Treasury guarantees that on the date on which the bond becomes 20 years old—that is, the bond's original maturity date—that bond's value will be no less than double its original value (the issue price). It will continue to earn the fixed rate set at the time of issue unless a new rate or rate structure is announced. If a bond does not double in value as the result of applying the fixed rate for 20 years, the Treasury will make a one-time adjustment at original maturity to make up the difference.

### **Paper Series EE Bonds Issued May 1997 through April 2005**

Rates for Series EE savings bonds bought May 1, 1997, through April 2005 are 90% of the average yields on 5-year Treasury securities over the six months preceding rate announcements. Rates are announced each May and November; but, for these particular EE bonds, the rate changes on each six-month anniversary of the bond's issue date. For example, the 6-month earning period for a bond issued in June is June through November. On June 1, the bond begins earning interest at the rate announced in May. On December 1, the bond begins earning interest at the rate announced in November.

These EE bonds increase in value every month; interest is compounded semiannually.

A 3-month interest penalty is applied to bonds cashed before 5 years. This rewards longer-term bond holders who then benefit from higher 5-year rates over the full life of the bond. If a bond is redeemed before it is five years old, the last 3 months worth of interest is forfeited. For example, if a bond was bought in May 1997 and cashed 24 months later in May 1999, the bond owner received their original investment back plus 21 months of interest. The value of the bond would be based on the announced rates applied over the 21-month period from May 1, 1997, to February 1, 1999.

Series EE bonds earn interest for 30 years. This long life allows investors to use savings bonds for long-term goals such as education and retirement.

Because the interest for these bonds is tied to market rates every six months, there's no way to predict when a bond will reach its face value. In the unlikely event that rates are so low that a paper bond with a June 2003, or later, issue date doesn't reach face value by the time it is 20 years old, Treasury will make a one-time adjustment to increase the bond's value to face value at that time. For paper bonds issued May 1997 through May 2003, the Treasury will make a one-time adjustment if the bond does not reach face value by the time it is 17 years old.

#### **Paper Series EE Bonds Issued May 1995 through April 1997**

Series EE savings bonds issued May 1, 1995 through April 30, 1997, earn interest based on market yields for Treasury securities. Each May 1 and November 1, Treasury determines a long-term rate which is applied to these bonds from five years through 17 years. Bonds will continue to earn interest from 17 years through 30 years at the rates established for bonds issued in this time period. These Series EE bonds earned short-term rates for the first five years.

Series EE bonds earn the long-term rates from 5 years through 17 years. The long-term rate is 85% of the average of 5-year Treasury security yields. A new rate is determined May 1 and November 1. The May 1 rate reflects market yields during the preceding November through April and the November 1 rate reflects market yields during the preceding May through October.

The rate applies to the first semiannual earning period for a bond beginning on or after May 1 or November 1. Earnings will be reflected in the bond's value six months later. Interest is added to the value of the bonds every six months. Bonds will increase in value six months after purchase and every six months thereafter. For example, a bond bought in June will increase in value on December 1 and on each following June 1 and December 1. When the bonds are cashed, the bond owner will receive the value of the bonds as of the last date interest was added. If the bonds are redeemed between dates on which they increase in value (accrue interest), the bond owner will not receive interest for the partial period.

 See Appendix B for a table listing the interest accrual dates.

#### **Paper Series E/EE Bonds and Savings Notes Issued Before May 1995**

The rate at which these bonds earn interest depends on their issue date. Some bonds are earning guaranteed minimum rates. Still others are earning market-based rates. (All savings notes and some Series E bonds have stopped earning interest.) These bonds earn interest at either guaranteed minimum rates for the entire period from the date of issue or market-based rates for the entire period from the date of issue (or if issued before November 1982, from the bond's first interest accrual date on or after November 1, 1982), whichever produces the higher redemption value.

Guaranteed minimum rates were set at the time a bond was issued. This initial minimum rate applies for a bond's original maturity period and is subject to change as a bond enters an extended maturity period. When a bond enters an extended maturity period, its guaranteed minimum rate (for the new period) becomes the minimum rate in effect at that time for pre-May 1995 issues. For guaranteed minimum rates, contact your servicing TRS site.

Market-based rates are based on the 5-year Treasury securities yields that are calculated each May 1 and November 1. The market-based savings bond rate is set at 85% of the average of these yields for the applicable earning periods.

#### **Series EE Bonds Issued March 1993 through April 1995**

Bonds with issue dates of March 1993 through April 1995 have a guaranteed minimum rate of 4% per year, compounded semiannually. These bonds have an original maturity period of 18 years. Once they've been held for five years, they become eligible for market-based rates. For current rates, contact your servicing TRS site, or use the online Savings Bond Calculator at [http://www.treasurydirect.gov/indiv/tools/tools\\_savingsbondcalc.htm](http://www.treasurydirect.gov/indiv/tools/tools_savingsbondcalc.htm).

### **Series EE Bonds Issued November 1982 through February 1993**

These bonds began earning interest on a fixed graduated scale that started at 4.16% at six months and increased during the first five years to reach a guaranteed minimum rate at five years. Bonds with issue dates of November 1986 through February 1993 had a guaranteed minimum rate of 6% per year, compounded semiannually, for their **12-year original maturity period**. Bonds with issue dates of November 1982 through October 1986 had a guaranteed minimum rate of 7.5% per year, compounded semiannually, for their **10-year original maturity period**. These bonds became eligible for market-based rates once they were held for five years. For current rates, contact your servicing TRS site, or use the online Savings Bond Calculator at [http://www.treasurydirect.gov/indiv/tools/tools\\_savingsbondcalc.htm](http://www.treasurydirect.gov/indiv/tools/tools_savingsbondcalc.htm).

### **Series EE Bonds Issued Before November 1982**

These bonds, if they have not reached final maturity and stopped earning interest, are earning interest at either guaranteed rates from the bond's first interest accrual dates on or after November 1, 1982, or at market-based rates for that entire period, whichever produces the higher redemption value.



*See Appendix B for a table listing the interest accrual dates*

### **Series H/HH Bonds - Current Income Type**

**Important Note:** Treasury discontinued offering Series HH bonds on August 31, 2004. Although no new bonds will be issued, existing bonds will continue to earn interest until redemption or final maturity, whichever event happens first.

Interest is paid every six months by direct deposit (ACH) to an account in the owner's or co-owner's name. Series HH bonds are issued for an original term of 10 years and are granted one 10-year extension giving them a full life of 20 years. Interest rates are subject to change when a bond enters an extension period. Series HH bonds with issue dates of January 2003 through August 2004, and Series H/HH bonds entering an extended maturity period January 1, 2003, and later earn interest at the fixed rate of 1.5%. All other Series H/HH bonds earn interest at the fixed rate of 4.0%.

You may direct your customers to

[http://www.treasurydirect.gov/indiv/myaccount/myaccount\\_hhservices.htm](http://www.treasurydirect.gov/indiv/myaccount/myaccount_hhservices.htm), where they can log on to manage their accounts. Through this safe and secure website, they can view their account, change their address, and request tax information. They can also sign up for direct deposit by completing a *Direct Deposit Sign-Up Form* (PD F 5396) and submitting it to their servicing TRS site.

### **Original and Final Maturity**

Until original maturity, bonds earn interest according to the terms and conditions established at the time they were issued. When a savings bond has reached its original maturity, it enters an extended maturity period. Extended maturity periods are generally 10 years but can be longer or shorter to complete an overall life span of 20, 30, or 40 years. Bonds can continue to enter additional extended maturity periods to reach final maturity. Bonds continue to earn interest until final maturity.

The maturity periods for all series of savings bonds may also be found at <http://www.treasurydirect.gov/indiv/research/faq/faq.htm>. Customers can check for bonds that have reached final maturity and for interest payments or bonds returned to the Treasury as undeliverable using Treasury Hunt, found at [http://www.treasurydirect.gov/indiv/tools/tools\\_treasuryhunt.htm](http://www.treasurydirect.gov/indiv/tools/tools_treasuryhunt.htm). If these electronic tools are not accessible to your financial institution, please contact your servicing TRS site.

### **Series I Bonds**

Series I bonds usually increase in value monthly, and interest is compounded semiannually. The interest accumulates and is paid as part of the redemption value when a bond is cashed. Series I bonds can earn interest for up to 30 years.

Series I bonds earn interest at earnings rates that reflect the combination of fixed rates and semi-annual inflation rates. Each May 1 and November 1, Treasury announces a Series I bond earnings rate for bonds issued in the next six months. Although the inflation rate may vary, the fixed rate applies and remains unchanged for the life of the bond.



Series I bonds earn interest at earnings rates, which reflect the combination of fixed rates and semi-annual inflation rates.

### Series I Bond Fixed Rate

The Secretary of the Treasury announces a fixed rate each May 1 and November 1 that will apply to all Series I bonds issued during the six-month period following the rate announcement. The fixed rate in effect when a bond is issued remains constant for the bond throughout its 30-year life. For example, a fixed rate announced on November 1, 1998, is the fixed rate for Series I bonds issued in November 1998 through April 1999, and remains the same for the life of those bonds.

### Series I Bond Inflation Rate

A semiannual inflation rate is derived from the Consumer Price Index for All Urban Consumers (“CPI-U”), published by the Bureau of Labor Statistics and changes every six months. The rate reflects the percent change in the CPI-U index over a six-month period ending at least one month prior to publication of the rate announcement. For example, the inflation rate published in the November 1, 2006 announcement reflects the change in the index from its March 2006 level to its September 2006 level.

Treasury uses both negative and positive changes in the CPI-U. If, during periods of deflation, the CPI-U index decreases enough to cause a negative earnings rate, the value of the Series I bond will remain constant until the earnings rate again produces an increase in the bond’s value.

Original and Final Maturities of Bonds		
Issue Date	Original Maturity	Final Maturity
<b>Series EE Bonds</b>		
Jun 2003 - Present	20 years	30 years
May 1995 - May 2003	17 years	30 years
Mar 1993 - Apr 1995	18 years	30 years
Nov 1986 - Feb 1993	12 years	30 years
Nov 1982 - Oct 1986	10 years	30 years
May 1981 - Oct 1982	8 years	30 years
Nov 1980 - Apr 1981	9 years	30 years
Jan 1980 - Oct 1980	11 years	30 years
<b>Series I Bonds</b>		
Sep 1998 - Present	20 years	30 years
<b>Series E Bonds</b>		
Dec 1973 - Jun 1980	5 years	30 years
Jun 1969 - Nov 1973	5 years, 10 months	30 years
Dec 1965 - May 1969	7 years	30 years
Jun 1959 - Nov 1965	7 years, 9 months	40 years
Feb 1957 - May 1959	8 years, 11 months	40 years
May 1952 - Jan 1957	9 years, 8 months	40 years
May 1941 - Apr 1952	10 years	40 years
<b>Savings Notes</b>		
May 1967 - Oct 1970	4 years, 6 months	30 years
<b>Series HH Bonds</b>		
Jan 1980 - Aug 2004	10 years	20 years
<b>Series H Bonds</b>		
Feb 1957 - Dec 1979	10 years	30 years
Jun 1952 - Jan 1957	9 years, 8 months	29 years, 8 months

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## Income Tax Reporting



If interest is reported annually, advise owners to keep tax payment records.

### Series E/EE and I Bonds and Savings Notes

Interest earned is exempt from state and local income taxes. The difference between the purchase price and the redemption value is interest. The owner can defer federal income tax until redemption, a taxable reissue, or final maturity, whichever happens first. This means the owner can plan ahead and choose when might be the best time to realize the interest income for tax purposes.

There are also special tax benefits available to those who purchase bonds for education. If bond owners qualify, they can exclude all or part of the interest earned on eligible Series EE and I bonds from income for the year in which the bonds are redeemed to pay for post-secondary tuition and fees. See IRS Publication 970 or Education Savings Options below for more detail.

For federal income tax purposes, bond owners can report interest annually as it accrues or they can defer interest reporting. If interest is reported annually, or as the result of a taxable reissue transaction, advise owners to keep tax payment records. When bonds are cashed, an Internal Revenue Service (IRS) form 1099-INT will be issued for the full amount of interest, and owners will need records as proof of prior reporting to the IRS.

Deferred interest must be reported for the year in which the bond (1) is cashed; (2) reaches final maturity (stops earning interest); or (3) is disposed of in some other way (reissuing the bond to another eligible person), whichever event occurs first.

When reporting Series I bond interest, no distinction is made between interest earned from a fixed rate and that from an inflation rate.



*For additional instructions, see “Interest Reporting” in Chapter 5.*

### Series HH Bonds

Bond owners who exchanged Series E/EE bonds or savings notes for Series HH bonds (before September 2004) could defer the tax liability on the E/EE bond interest accrued and at the same time receive income every six months. Bond owners could defer the original tax liability up to 20 years, the total life of the HH bond, at which time it will be reported to the IRS. The amount deferred must be reported when the bond (1) is cashed, (2) reaches final maturity (stops earning interest), or (3) is disposed of in some other way (reissued to another eligible person), whichever event occurs first.

Interest earned on Series HH bonds, like that on Series E/EE bonds, is exempt from state and local income taxes. However, the semiannual interest payments represent current income and must be reported to the IRS for the year in which they are received.

## Education Savings Options

### Option 1 - Interest Exclusion from Taxes

Under 26 U.S. Code 135, the interest on Series EE and Series I savings bonds purchased January 1990 and after may be tax-exempt when used to (1) pay tuition and fees at qualified educational institutions or (2) make contributions to a qualified state tuition program (beginning with the 1998 tax year), provided the bond owners meet certain income and registration requirements. Details can be found in IRS Publication 970. This interest exclusion is also extended to Series I savings bonds. As an issuing or paying agent, this act does not require you to process any additional forms. You need only provide bond owners with the value and interest amount at the point of redemption. Bond owners must provide this information when claiming the interest exclusion on IRS Form 8815 shown later in this chapter.

To qualify for the interest exclusion:

- Bonds must have an issue date of January 1990 and later.
- Bonds must be issued in either one parent's name, both parents' names, or in the name of someone entitled to claim that child as a dependent for federal income tax purposes.
- Bonds cannot be issued in the name of the dependent child or any other individual as owner or co-owner. Anyone, including the dependent child, may be listed as the beneficiary on the bonds.
- Bonds must be issued to individuals who are at least 24 years of age on the first day of the month in which the bonds are issued.

The reason an individual must be 24 years of age to qualify for the interest exclusion is because the federal income-tax-reducing features of IRS regulations and the tax code (Title 26 of the U.S. Code) are often not available to someone who can be claimed as an exemption on someone else's IRS Form 1040. Consequently, the bond owner must be at least 24 years old before the bond is issued. Any tax benefit from the savings bond education feature is intended for parents who diligently save.

The bonds must be redeemed in a year the bond owner pays qualified educational expenses (tuition and fees) to an eligible educational institution or a qualified state tuition program beginning with the 1998 tax year. Room, board, and books are not qualified educational expenses. Eligible educational institutions include colleges, universities, technical institutes, and vocational schools within the United States that meet certain federal standards. If tuition and fees are less than the total redemption value of eligible bonds cashed, the exemption is proportional to the percentage of the value that was used for tuition and fees. For example, if \$10,000 worth of bonds are redeemed during the year but tuition and fees total only \$8,000, 80% of interest income is exempt from federal income tax.

Income limits apply to the taxpayer's modified adjusted gross income in the year bonds are redeemed and tuition is paid. These income limits are adjusted annually for inflation and can be found in IRS Publications 550 and 970. These limits are also reflected in the instructions for IRS Form 8815. Modified adjusted gross income includes the bond's accumulated interest before exclusion. Married taxpayers must file a joint return to be eligible for the exclusion.



Income limits are adjusted annually for inflation.

To complete their tax return, bond owners should retain records for Series EE bonds they cash during the tax year in two separate groups: (1) bonds issued through 1989 and (2) eligible bonds issued beginning in 1990. This will help bond owners determine how much interest can be excluded from gross income in the year that qualified bonds are cashed. Bond owners should bear in mind that Series EE bonds purchased before 1990 do not qualify.

Advise bond owners to keep records of the bonds' serial numbers, face amounts, issue dates, and date(s) of redemption, the total proceeds received (purchase price and interest), the name of the educational institution paid, the amount of qualified expenses, and the date those expenses were paid. Bond owners may use IRS Form 8818 to record information about bonds eligible for the exclusion. When bonds are cashed, bond owners should use this form to record the total proceeds and interest.

For detailed information on record-keeping requirements and other tax information, refer your customers to their IRS District Office (<http://www.irs.gov>).

Additional information is available at [http://www.treasurydirect.gov/indiv/planning/plan\\_education.htm](http://www.treasurydirect.gov/indiv/planning/plan_education.htm).





Form 8815

IRS Form 8815 includes the necessary worksheet and instructions to taxpayers for filing income tax returns.

<b>Form 8815</b> Department of the Treasury Internal Revenue Service (999)		<b>Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989</b> (For Filers With Qualified Higher Education Expenses) Attach to Form 1040 or Form 1040A.		OMB No. 1545-0074 <b>2006</b> Attachment Sequence No. 57	
Name(s) shown on return				Your social security number	
<b>1</b> (a) Name of person (you, your spouse, or your dependent) who was enrolled at or attended an eligible educational institution		(b) Name and address of eligible educational institution			
If you need more space, attach a statement.					
<b>2</b> Enter the total qualified higher education expenses you paid in 2006 for the person(s) listed in column (a) of line 1. See the instructions to find out which expenses qualify . . . . .		<b>2</b>			
<b>3</b> Enter the total of any nontaxable educational benefits (such as nontaxable scholarship or fellowship grants) received for 2006 for the person(s) listed in column (a) of line 1 (see instructions)		<b>3</b>			
<b>4</b> Subtract line 3 from line 2. If zero or less, stop. You cannot take the exclusion . . . . .		<b>4</b>			
<b>5</b> Enter the total proceeds (principal and interest) from all series EE and I U.S. savings bonds issued after 1989 that you cashed during 2006 . . . . .		<b>5</b>			
<b>6</b> Enter the interest included on line 5 (see instructions) . . . . .		<b>6</b>			
<b>7</b> If line 4 is equal to or more than line 5, enter "1.000." If line 4 is less than line 5, divide line 4 by line 5. Enter the result as a decimal (rounded to at least three places) . . . . .		<b>7</b>			
<b>8</b> Multiply line 6 by line 7 . . . . .		<b>8</b>			
<b>9</b> Enter your modified adjusted gross income (see instructions) . . . . . <i>Note: If line 9 is \$78,100 or more if single or head of household, or \$124,700 or more if married filing jointly or qualifying widow(er), stop. You cannot take the exclusion.</i>		<b>9</b>			
<b>10</b> Enter: \$63,100 if single or head of household; \$94,700 if married filing jointly or qualifying widow(er) . . . . .		<b>10</b>			
<b>11</b> Subtract line 10 from line 9. If zero or less, skip line 12, enter -0- on line 13, and go to line 14 . . . . .		<b>11</b>			
<b>12</b> Divide line 11 by: \$15,000 if single or head of household; \$30,000 if married filing jointly or qualifying widow(er). Enter the result as a decimal (rounded to at least three places) . . . . .		<b>12</b>			
<b>13</b> Multiply line 8 by line 12 . . . . .		<b>13</b>			
<b>14</b> Excludable savings bond interest. Subtract line 13 from line 6. Enter the result here and on Schedule B (Form 1040), line 3, or Schedule 1 (Form 1040A), line 3, whichever applies . . . . .		<b>14</b>			

**General Instructions**  
Section references are to the Internal Revenue Code.

**Purpose of Form**  
If you cashed series EE or I U.S. savings bonds in 2006 that were issued after 1989, you may be able to exclude from your income part or all of the interest on those bonds. Use this form to figure the amount of any interest you may exclude.

**Who May Take the Exclusion**  
You may take the exclusion if all four of the following apply.

- You cashed qualified U.S. savings bonds in 2006 that were issued after 1989.
- You paid qualified higher education expenses in 2006 for yourself, your spouse, or your dependents.
- Your filing status is any status except married filing separately.
- Your modified AGI (adjusted gross income) is less than: \$78,100 if single or head of household; \$124,700 if married filing jointly or qualifying widow(er). See the instructions for line 9 to figure your modified AGI.

**U.S. Savings Bonds That Qualify for Exclusion**  
To qualify for the exclusion, the bonds must be series EE or I U.S. savings bonds issued after 1989 in your name, or, if you are married, they may be issued in your name and your spouse's name. Also, you must have been age 24 or older before the bonds were issued. A bond bought by a parent and issued in the name of his or her child under age 24 does not qualify for the exclusion by the parent or child.

**Recordkeeping Requirements**  
Keep the following records to verify interest you exclude.

- Bills, receipts, canceled checks, or other documents showing you paid qualified higher education expenses in 2006.
- A written record of each post-1989 series EE or I bond that you cash. Your record must include the serial number, issue date, face value, and total redemption proceeds (principal and interest) of each bond. You may use Form 8818, Optional Form To Record Redemption of Series EE and I U.S. Savings Bonds Issued After 1989.

For Paperwork Reduction Act Notice, see back of form. Cat. No. 10822S Form 8815 (2006)

## Option 2 - Other Approaches to Handling Taxes on Bond Interest

Individuals who do not qualify for the interest exclusion can still use savings bonds to help with their children's education expenses. Details can be found in IRS Publication 929, "Tax Rules for Children and Dependents." Interest income on bonds purchased in a child's name alone or with a parent as the beneficiary (not a co-owner) can be included as income for the child each year as it accrues, or deferred until the bonds are redeemed. In either case, the child will be subject to any federal income tax on the interest. Whether annual or deferred reporting is most beneficial will depend on the child's income over the life of the bonds.

### Annual Reporting

A parent may file a federal income tax return in the child's name (the child will need to have a social security number), reporting the total accrued interest on all bonds registered to the child. The intention to report savings bonds interest annually (on an accrual basis), must be noted on the return. The option to report accrued interest income annually applies to all future years. Questions relating to conditions under which this reporting method may be changed should be referred to the IRS.

No tax will be due unless the child has a total income in a single year equal to the threshold that requires a return to be filed, and no further returns need to be filed until that annual income level has been reached. For children under age 18, unearned income (including dividends and interest) over a specified threshold for that age group will be taxed at the parent's rate. If the child is age 18 or older, income will be taxed at the child's rate. The income thresholds are indexed for inflation and are provided in IRS Publication 929.

Under this approach, the tax liability on the bond interest is satisfied on an annual basis; therefore, when the bonds are redeemed, only the current year's accrual will be subject to federal income tax. When bonds are redeemed, all interest earned on the bonds must be reported to the IRS. Advise parents to keep complete records when using this option so they can show the IRS that interest has been previously reported.



Interest income on bonds purchased in a child's name can be reported annually as it accrues or deferred until the bonds are redeemed.

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## Replacing a Paper Bond



*If the intended recipient does not receive a bond, see "Bonds Not Received by Addressee Due to Loss or Theft" in Chapter 2.*

Bonds lost, stolen, destroyed, mutilated, or not received will be replaced either by a substitute bond of the same denomination bearing the same issue date, or by payment for the current redemption value, provided the bond is at least 12 months old and sufficient information and evidence in support of a claim are supplied.



Bond Replacement: Owner must submit Form PD F 1048.

Once a bond has been delivered, any subsequent loss, theft, destruction, mutilation, or defacement should be reported to Bureau of the Public Debt, P.O. Box 7012, Parkersburg, WV 26106-7012 for Series E, EE, or I bonds, or Bureau of the Public Debt, P.O. Box 2186, Parkersburg, WV 26106-2186 for Series H or HH bonds.

The owner should submit a claim for replacement or payment of the bonds on form PD F 1048, which is available from your servicing TRS site. The form and any remains of bonds that have been destroyed, mutilated, or defaced should be sent to the address indicated. All pertinent questions should be answered on the form. If a robbery, burglary, or theft is involved, and the bonds total \$5,000 (face amount) or more, the bond owner should furnish a copy of the police report.

Furnishing serial numbers will help facilitate replacement of the bonds. If the owner does not know the serial numbers of the bonds, the following information should be provided:

- The series of the bonds (E, EE, H, HH, I).
- The issue dates of the bonds (month and year of purchase).
- The denominations of the bonds (\$50, \$75, etc.).
- All names, including the middle names or initials shown in the bond registrations.
- All addresses (street name and number, city, state, and zip code) that appear on the bonds.
- The social security numbers of all persons named first in the registration of missing bonds, including minors. If the bonds were purchased as gifts and the social security number of the purchaser was used in the bond registrations, that number should be provided if possible.
- The date of the theft or loss, or the circumstances leading to the bond's defacement, mutilation, or destruction.
- The serial number of any bonds still in the owner's possession.



A bond for which no claim has been filed within ten years of the recorded date of redemption is presumed to have been properly paid.

If Public Debt can determine that the bonds in question are still outstanding (i.e., unredeemed), replacement bonds or, if missing bonds are at least 12 months old, a payment for their current redemption value will be issued in accordance with the owner's application.

If the records show that the bonds have been redeemed, the claim usually will be denied unless someone other than the owner or co-owner has cashed the bonds. In such cases, an investigation of the payment may be appropriate. However, *a bond for which no claim has been filed within ten years of the recorded date of redemption is presumed to have been properly paid.* Film records of paid bonds are maintained for ten years following the recorded redemption date. In addition, *no claim filed six years or more after the final maturity of a bond will be considered unless the claimant can supply its serial number.*

If a lost bond is found after a replacement bond or a payment of its redemption value has been issued, the owner must immediately return the original bond with an explanation to Public Debt.

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## Chain Letter Schemes

Issuing U.S. Savings Bonds as part of a chain letter or pyramid scheme is prohibited.

Do not accept orders for savings bonds in cases where you know or have reason to suspect that the bonds will be used in any type of chain letter or pyramid scheme. This applies even if the U.S. Postal Service will not be used to deliver the bonds.

Whenever there is a sudden sharp increase in the purchase of paper savings bonds issued to someone other than the purchaser or the purchaser's family, notify your local postmaster who, in turn, may alert the Office of the Postal Inspector.

Individuals who purchase savings bonds in connection with a chain letter scheme and later discover that their participation violated certain laws and regulations (including state laws), may request a refund of the original purchase price of the bonds by submitting the bonds and form PD F 2966 to their servicing TRS site.

Gift purchases of savings bonds are legitimate and are encouraged by the Treasury as long as they are not associated with any type of fraudulent practice. Gift certificates are available to present to the owner pending receipt of the bond.

## Issuing Paper Bonds

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Qualified issuing agents receive payments and process purchase orders for paper Series EE savings bonds and Series I bonds. Order forms are forwarded by agents to their servicing Treasury Retail Securities (TRS) sites. Servicing TRS sites will process savings bond purchase orders, arrange for the printing of the bonds, and mail them to the address indicated on the purchase order form. Bonds should be received within 15 business days of the purchase order date.

To buy a Series EE savings bond, a purchaser must complete an Order for Series EE U.S. Savings Bonds form PD F 5263, or PD F 5263-1 for fiduciary registrations. For Series I bond purchases, use a Series I Order for U.S. Savings Bonds form PD F 5374, or PD F 5374-1 for fiduciary registrations. While the Series I forms are very similar to the Series EE forms, pay particular attention to Section 5 when calculating the total issue price. Instructions and proper forms of registrations are provided on the back of the third copy of each form. For additional information on acceptable forms of fiduciary registrations, refer to Appendix A. The white boxes on the order forms identify spaces where either the purchaser or you must provide information for the form to be considered complete. If the servicing TRS site receives an incomplete order form, the form may be returned to you for proper completion.

As an issuing agent, it is your responsibility to:

- Ensure that each savings bond purchase order form is complete, accurate, and legible.
- Collect payment for the bonds being ordered.
- Ensure your servicing TRS site receives purchase orders within five business days of the recorded purchase date.
- Reconcile your reserve account charges promptly.
- Handle all inquiries regarding bonds.

You will be paid a fee of 50 cents per purchase order form submitted on paper and a fee of 85 cents per purchase order submitted in an automated format. Your servicing TRS site will credit fee payments on a monthly basis to your institution's reserve/correspondent account.

*Note: In addition to bonds issued through an issuing agent, bonds are also issued through Payroll Savings Plans and issued in electronic format in TreasuryDirect® via [www.treasurydirect.gov](http://www.treasurydirect.gov). Contact your servicing TRS site for further information. (Payroll bond orders are not eligible for fee payments.)*

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### Bond-a-Month Plan



Maintain a signed original order form for each separate registration requested for a Bond-a-Month purchase.

A Bond-a-Month plan allows your customers to automatically purchase savings bonds on a regular basis. Purchasers should complete a separate purchase order form for each different bond registration issued through a Bond-a-Month plan. You should maintain a signed original order form for each separate registration requested for a Bond-a-Month purchase. You do not have to require purchasers to sign subsequent purchase orders. Instead you should photocopy the original form, enter "Bond-a-Month" in the signature field, and properly stamp and date the purchase order each month before batching and submitting the order. To ensure timely delivery, you should maintain a current telephone number and an address for purchasers.

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## Gift Bonds

Whenever the purchaser and named owner of a bond are different, you should offer the purchaser a gift certificate. The purchaser can use this non-negotiable certificate to inform the named owner that a bond will be mailed directly from the TRS site. You can complete the certificate or ask the purchaser to do so. No gift indicator will be shown on the face of the bond. Purchasers can request that bonds be mailed to them instead of the intended owner by completing Section 2 of the order form. The addressees shown on the bond have no rights of ownership, nor can they redeem the bond.

A variety of gift certificates are available at [http://www.treasurydirect.gov/indiv/planning/plan\\_gifts\\_certificates.htm](http://www.treasurydirect.gov/indiv/planning/plan_gifts_certificates.htm).

A gift certificate is also available in the Savings Bond Pro® software.

### Sample Gift Certificate



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## Completing the Order Form

The following subsections provide instructions on how to complete form PD F 5263 (for Series EE bonds) and form PD F 5374 (for Series I bonds). When possible, use black ink and capital letters.

*Note: When ordering bonds for fiduciaries and organizations, purchasers should complete form PD F 5263-1, Order for Series EE U.S. Savings Bonds to Be Registered in Name of Fiduciary. Batch such orders separately using the OTC batch transmittal letter 8642.*



If the order is for a gift bond purchase and the intended owner's SSN is unknown, use the purchaser's SSN.

### (1) Full Name of Owner or First-named Co-owner

In addition to the owner's name, enter a complete social security number (SSN) in the appropriate box or the order will not be processed. If the order is for a gift bond purchase and the intended owner's SSN is unknown, use the purchaser's SSN. The use of the purchaser's SSN does not imply rights to the bond or require interest income reporting. No gift indicator will be shown on the bond. The full SSN will not appear on the actual savings bond. It will be masked in the following manner: \*\*\* \*\* 6789. *Note: Only one individual can be named as the bond owner.*

### (2) Name of Person to Receive Bonds if Other than the Owner or First-named Co-owner Above

If the bond is to be mailed to the owner or first-named co-owner's residence, leave this section blank. If the bond is to be mailed to a different name or address, enter that person's name in Item 2 so that the postal service will deliver the bond correctly. While the name must appear as part of the delivery address, this does not establish bond rights or entitlement.

### (3) Address Where Bonds are to be Mailed

Complete delivery information in full. If a bond is to be mailed to a residence or address different from that of the owner or first-named co-owner, enter the recipient or "mail to" name in Item 2. Mailing bonds to a foreign address should not be encouraged. Buyers who want bonds mailed to foreign addresses should be advised whenever possible that a bond bearing a foreign address is far less likely to arrive at that address. It is also difficult to redeem a bond if you are living outside the United States. *Note: A bond order with a foreign address cannot be submitted electronically or batched with regular applications (similar to fiduciary applications).*

### (4) Co-owner or Beneficiary

If a name is entered, either co-owner or beneficiary should be checked. Co-ownership will be assumed if neither or both boxes are checked. The co-owner or beneficiary cannot be a fiduciary, organization, company, or group, and cannot be the same name as the bond owner. *Note: Only one individual can be named as the bond owner.*

### (5) Bonds Ordered

Verify that all of the required information is complete and accurate. For each denomination, verify that the quantity multiplied by the issue price equals the amount shown in the "Total Issue Price" column. Then verify that the sum of the totals in this column equals the amount entered in the "Total Issue Price of Purchase." Verify that the payment received from the purchaser equals the total issue price of bonds being purchased.



The purchase date will establish the issue date of the bond.

If the purchaser does not indicate the denominations desired, the servicing TRS site will issue the fewest bonds possible to equal the total issue price of the bonds shown on the purchase order. *The amount appearing as the "Total Issue Price of Purchase" is the dollar amount that you are certifying when issuing a receipt to the purchaser and is the amount which, unless otherwise designated, determines the denomination of bond(s) to be issued.*

### (6) Date Purchase Order and Payment Presented to Agent

This date will establish the issue date (month and year) of the bond. The date must be entered in month-day-year order. If a savings bond order form is held for a personal check to clear, the order form should be dated when the funds are available. Be sure to inform the purchaser that payments made by personal check may result in a later issue date due to the time required to clear checks. Normal transaction cut-off times can affect the issue date of a bond as discussed in the "Issue Date" Section in Chapter 1. If the purchaser enters an incorrect date, correct it and ask the purchaser to initial the correction.

**(7) Signature**

Verify that the purchaser signed the order form and provided a daytime phone number. With the exception of purchases in established, existing Bond-a-Month purchase plans, the purchaser's signature is *always* required. Purchaser information is required when it is not included in the bond registration.

**(8) For Agent Use Only**

You *must* stamp the copies of the order form in the designated area to validate the transaction. The stamp *must* provide sufficient information to readily identify the institution and branch location processing the savings bond order form. If necessary, you may use this area for other agent information, such as a branch code or teller station identification number.



Advise bond owners to keep a record of their holdings by serial number, issue date, registration, and face amount in a safe place separate from the bonds.

**(9) Distribution of Order Forms**

The Order for Series EE U.S. Savings Bonds (PD F 5263) and Order for Series I U.S. Savings Bonds (PD F 5374) are three-part sets. Send the original copy to your servicing TRS site. The second copy is for your records, and the third copy serves as the purchaser's receipt. Advise bond owners to keep a record of their holdings by serial number, issue date, registration, and face amount in a safe place separate from the bonds.

- ① Full name of owner or first-named co-owner
- ② Recipient or "mail to" name if the mailing address is different from the bond owner's residence
- ③ Address where bonds are to be mailed
- ④ Co-owner or beneficiary
- ⑤ Bonds ordered
- ⑥ Date purchase order and payment presented to agent
- ⑦ Signature

▲ PD F 5263  
Department of the Treasury  
Bureau of the Public Debt  
(Revised July 2001)

**ORDER FOR SERIES EE  
U.S. SAVINGS BONDS**

OMB No. 1535-0084  
Previous Editions Usable

PLEASE FOLLOW THE INSTRUCTIONS ON THE BACK. PRINT IN CAPITAL LETTERS. SCANNABLE FORM — DO NOT WRITE OUTSIDE BOXES.

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**1. FULL NAME OF OWNER OR FIRST-NAMED COOWNER**

Name **MAYA D SCHOENFELDT**  
Social Security Number **123-45-6789**

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**2. NAME OF PERSON TO RECEIVE BONDS IF OTHER THAN THE OWNER OR FIRST-NAMED COOWNER ABOVE**

Mail to: \_\_\_\_\_

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**3. ADDRESS WHERE BONDS ARE TO BE MAILED**

**1234 REAL WAY**  
(NUMBER AND STREET, RURAL ROUTE, OR POST OFFICE BOX)

**HAPPENENSTANCE** **CT** **01234**  
(CITY OR TOWN) (STATE) (ZIP CODE)

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**4. COOWNER OR BENEFICIARY (Optional)** The following person is to be named as  coowner  beneficiary:

Name \_\_\_\_\_

(Coownership will be assumed if neither or both blocks are checked.)

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**5. BONDS ORDERED**

Denom.	Quantity	Issue Price	Total Issue Price	FOR AGENT USE ONLY
\$ 50		X \$ 25.00	= \$ .00	
\$ 75		X \$ 37.50	= \$ .00	
\$ 100		X \$ 50.00	= \$ .00	
\$ 200	1	X \$ 100.00	= \$ 100.00	
\$ 500		X \$ 250.00	= \$ .00	
\$ 1,000		X \$ 500.00	= \$ .00	
\$ 5,000		X \$ 2,500.00	= \$ .00	
\$ 10,000		X \$ 5,000.00	= \$ .00	
TOTAL ISSUE PRICE OF PURCHASE			\$ 100.00	AFFIXED AGENT STAMP CERTIFIES THAT TOTAL AMOUNT OF PURCHASE IS CORRECT

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**6. DATE PURCHASE ORDER AND PAYMENT PRESENTED TO AGENT** **06 20 02**  
(MO.) (DAY) (YR.)

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**7. SIGNATURE**

*Maya Schoenfeldt*  
PURCHASER'S SIGNATURE

**999 999-9999**  
DAYTIME TELEPHONE NUMBER

PURCHASER'S NAME, IF OTHER THAN OWNER OR FIRST-NAMED COOWNER (Please print) \_\_\_\_\_

STREET ADDRESS (If not shown above) \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

5263 03 99 SEE INSTRUCTIONS FOR PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE

FRB COPY ▲

- ⑧ Contact Phone Number
- ⑨ For Agent Use Only
- ⑩ Distribution of order forms

- ① Full name of owner or first-named co-owner
- ② Recipient or "mail to" name if the mailing address is different from the bond owner's residence
- ③ Address where bonds are to be mailed
- ④ Co-owner or beneficiary
- ⑤ Bonds ordered
- ⑥ Date purchase order and payment presented to agent
- ⑦ Signature

▲ PD F 5374  
Department of the Treasury  
Bureau of the Public Debt  
(Revised January 2008)

**SERIES I ORDER FOR U.S. SAVINGS BONDS**

Do you know you can purchase and redeem *electronic* savings bonds and marketable securities online when you open a TreasuryDirect account with the U.S. Treasury? Learn more at [www.TreasuryDirect.gov](http://www.TreasuryDirect.gov)

OMB No. 1535-0084  
Previous Editions Usable

PLEASE FOLLOW THE INSTRUCTIONS ON THE BACK. PRINT IN CAPITAL LETTERS. SCANNABLE FORM — DO NOT WRITE OUTSIDE BOXES.

1. FULL NAME OF OWNER OR FIRST-NAMED COOWNER  
 Name AUDREY E BROWN  
 Social Security Number 123 - 45 - 6789

2. NAME OF PERSON TO RECEIVE BONDS IF OTHER THAN THE OWNER OR FIRST-NAMED COOWNER ABOVE  
 Mail to: \_\_\_\_\_

3. ADDRESS WHERE BONDS ARE TO BE MAILED  
321 1ST AVE  
(NUMBER AND STREET, RURAL ROUTE, OR POST OFFICE BOX)  
SUNNY  
(CITY OR TOWN) CA 91234  
(STATE) (ZIP CODE)

4. COOWNER OR BENEFICIARY (Optional) The following person is to be named as  coowner  beneficiary:  
 Name JAMES R BROWN  
(Coownership will be assumed if neither or both blocks are checked.)

5. BONDS ORDERED

Denom.	Quantity	Issue Price	Total Issue Price	FOR AGENT USE ONLY
\$ 50	1	X \$ 50.00	= \$ 50.00	
\$ 75		X \$ 75.00	= \$ .00	
\$ 100	1	X \$ 100.00	= \$ 100.00	
\$ 200		X \$ 200.00	= \$ .00	
\$ 500		X \$ 500.00	= \$ .00	
\$ 1,000		X \$ 1,000.00	= \$ .00	
\$ 5,000		X \$ 5,000.00	= \$ .00	
TOTAL ISSUE PRICE OF PURCHASE			\$ 150.00	AFFIXED AGENT STAMP CERTIFIES THAT TOTAL AMOUNT OF PURCHASE IS CORRECT

6. DATE PURCHASE ORDER AND PAYMENT PRESENTED TO AGENT 06 02 07  
(MO.) (DAY) (YR.)

7. SIGNATURE  
Audrey Brown  
PURCHASER'S SIGNATURE  
IF YOU NEED A GIFT CERTIFICATE, PLEASE ASK THE PERSON ACCEPTING THIS FORM TO PROVIDE ONE TO YOU.  
(111) 222-3333  
PURCHASER'S NAME, IF OTHER THAN OWNER OR FIRST-NAMED COOWNER (Please print) DAYTIME TELEPHONE NUMBER  
STREET ADDRESS (If not shown above) CITY STATE ZIP CODE  
 5374 108 SEE INSTRUCTIONS FOR PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE **FRB COPY**

- ⑧ Contact Phone Number
- ⑧ For Agent Use Only
- ⑨ Distribution of order forms

# Batch Transmittal Information

Sample of Series EE Bond Form 8642

Note: Series I Bond Form 1357 is the same format as shown below.

## Series EE Bonds Form 8642

Instructions:

- Write clearly and legibly.
- Please use paper clips - do not staple.
- Do not submit a photocopy of form.**

To Reorder:

- Call 1-800-553-2663
- Submit reorder form to:  
Federal Reserve Bank of Minneapolis  
PO Box 89  
Minneapolis, MN 55480-0089

**Agent Information**

0 9 1 0 - 0 0 0 8 - 0 - 0 0 0 0

FEDERAL RESERVE BANK OF MPLS PO BOX 89 - CHECK DEFERRED PYMT. MINNEAPOLIS, MN 55480-0291	Contact Name (print): _____ Phone Number: (    )    -    _____
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Batch Date	_____ <small>M M D D Y Y</small>	Batch Number	9 9
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Number of Applications \_\_\_\_\_ ← should not exceed 40 applications

Batch Dollar Amount \$ \_\_\_\_\_

FOR FRB USE ONLY	
Batch	DVC
2nd Pass	Arb

ISSUING AGENT: COMPLETE IF NECESSARY	
If foreign or fiduciary, please check one. Do not mix foreign and fiduciary with regular apps; make separate batches.	
Foreign: <input type="checkbox"/>	Fiduciary: <input type="checkbox"/>

**For Issuing Agent use only**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

① Organization contact name and phone number

② Batch date

③ Number of purchase order forms

④ Batch dollar amount

⑤ Foreign or fiduciary orders

Attach a form 8642 or 1357 to each batch of purchase order forms that are complete and ready to be forwarded to your servicing TRS site for processing. You should batch orders using form PD F 5263-1 (for fiduciary registrations) separately from those using form PD F 5263. Your servicing TRS site will furnish you with mailing labels for use when submitting your batched order forms. You may send batches through the regular mail.

**(1) Contact Name and Phone**

Provide the name and telephone number of the person at your organization to contact for further information.

**(2) Batch Date**

Enter the date the batch was forwarded to your servicing TRS site.

**(3) Number of Purchase Order Forms**

Enter the total number of purchase order forms. The total number of purchase order forms in a batch must not exceed 40.

**(4) Batch Dollar Amount**

Verify that the sum of the “Total Issue Price of Purchase” values on the purchase order forms equal the total issue value recorded on the batch transmittal forms.

**(5) Foreign or Fiduciary Orders**

If foreign or fiduciary applications are being submitted, please check the appropriate box. Do not mix foreign or fiduciary orders with regular applications. Submit separate batch transmittal forms.

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## Submitting Order Forms

Your servicing TRS site should receive batched savings bond orders within five business days after the recorded purchase order date (purchase order date plus five business days). Section 6 of each order form indicates the purchase date. After the fifth business day, interest may be assessed on delayed funds and will continue to accrue until the servicing TRS site receives the batch.



See “Late Remittance Interest Assessments” in this chapter.

It is important to batch your Series I bond order forms separately from your Series EE order forms and submit them with the appropriate batch transmittal letter form 1357. Also, form PD F 5374 orders must be batched separately from form PD F 5374-1 for fiduciary orders.

Although you must submit paper applications bearing a fiduciary registration or a foreign address directly to your servicing TRS site, you have several options for automated submission of other order forms, such as Bulkdata, Savings Bonds Direct<sup>®</sup><sup>1</sup>, Savings Bond Pro<sup>®</sup>, and Home Banking. The table on the following page describes the options for automated submission of savings bond orders.

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<sup>1</sup> Savings Bonds Direct<sup>®</sup> is a registered trademark of the U.S. Department of the Treasury, Bureau of the Public Debt.

Methods for Automated Submission of Savings Bond Order Forms	
Bulkdata	Information transmitted electronically over communication channels in mass form.
Savings Bonds Direct®	An application that allows depository financial institutions to key bond orders and transmit them via the internet. Bond orders are subsequently batched and transmitted to the respective servicing TRS site.
PC RDS32 for Windows	Software developed by Treasury Retail Securities that allows customers to key bond orders and generate an order file in the specifications required. The order file may be submitted via Savings Bonds Direct®.
Home Banking	Refers to the sale of savings bonds through online account access with a financial institution's own Internet Banking system. The savings bond order file may be submitted via Savings Bonds Direct® or a bulk data transmission.
Savings Bond Pro®	A Windows-based application created by the Treasury that allows financial institutions to issue, price and redeem savings bonds, print redemption tables and gift certificates and edit and summarize transactions. Order files created in this application may be transmitted via Savings Bonds Direct®.

## Agent Instructions



Ensure that your servicing TRS site receives the savings bond purchase orders within five business days after the purchase order date.

### Payment Method

Your servicing TRS site will debit the total issue value of savings bond purchase orders to a specified account on the day of receipt. You may ask your servicing TRS site to charge your reserve or clearing account or that of your correspondent. You must complete a correspondent agreement to charge another institution's account on your behalf.

### Late Remittance Interest Assessments

Ensure that your servicing TRS site receives the savings bond purchase orders within five business days after the purchase order date. If you fail to comply with this requirement, the TRS site may charge your institution interest. Interest assessments are either collected monthly by a debit to your designated reserve or correspondent account, or may be waived if a month's total assessments for an institution are less than \$50.

### Forms Supply

You can obtain supplies of various forms from your servicing TRS site. Forms include: Order For Series EE U.S. Savings Bonds PD F 5263, Order For Series EE U.S. Savings Bonds To Be Registered in Name of Fiduciary PD F 5263-1, Order For Series I U.S. Savings Bonds PD F 5374, Order For Series I U.S. Savings Bonds To Be Registered in Name of Fiduciary PD F 5374-1, Batch Transmittals Form for Series EE 8642, Batch Transmittals Form for Series I 1357, Gift Certificates PD F 5276, and OTC Mailing Labels.



Retain copies of order forms and associated batch transmittals for four months.

### Retention of Records

Retain copies of order forms and associated batch transmittals for four months in case a batch is lost or there is a discrepancy with order information. Also ask purchasers to retain their copy of the purchase order form until the bonds are received by their intended recipient.

### Delivery of Bonds

Bonds are delivered by regular mail at the risk and expense of the United States if they are sent to addresses in the United States or its possessions, the Commonwealth of Puerto Rico, or to APO and FPO addresses.

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## Bonds Not Received by Addressee Due to Loss or Theft



Inform purchasers that bonds should be received by their intended recipient within 15 business days of the purchase order date.

Be sure to inform purchasers that bonds should be received by their intended recipient within 15 business days of the purchase order date. In the case of multiple bond orders, recipients should thoroughly check the contents of any envelopes received because multiple bonds may be in one envelope. If the intended recipient does not receive the bond(s) within 30 calendar days, check your records to confirm that the order was forwarded to your servicing TRS site in a timely manner. Once this has been established, contact your servicing TRS site and provide the following information:

- Your agent account number (9-digit routing transit number plus 4-digit branch number).
- Original batch transmittal date (from Form 8642 or 1357) and dollar amount.
- First-named owner and social security number.
- Dollar amount of purchase order.
- Purchaser's name and address.
- Address where PD F 3062 is to be mailed.

After confirming that the bonds were issued and mailed, your servicing TRS site will complete Part I of form PD F 3062 to provide a complete description of the bond(s), including serial number(s), and mail the form to the appropriate individual. The customer should complete Part II and, if appropriate, Parts III and IV.

Everyone named on the bond(s) as owner, co-owner, or beneficiary should sign the form. Both parents should sign on behalf of a minor registrant, who is too young to sign, and a court-appointed representative should sign on behalf of the estate of an incompetent or a deceased person named on the missing bond. If one or both parents cannot sign on behalf of a minor, or if there is no representative appointed for an estate, contact your servicing TRS site for instructions. Forward the completed and signed claim form to your servicing TRS site.

- Lost bonds older than 12 months will be replaced by the Bureau of the Public Debt. The customer should follow the same procedures as if the bond was lost after receipt. The customer should complete and mail a form PD F 1048 rather than a form PD F 3062.



*For information on requesting replacements for bonds lost after receipt, see "Replacing a Bond" in Chapter 1.*

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## Correcting Errors on Bonds

Do not return bonds with minor typographical errors, such as a misspelled address, for correction. Do not correct an error by erasing, striking, or using correction fluid.

If a bond has an incorrect social security number, it is not necessary to reissue the bond to correct the error. Since the full social security number does not appear on the bond, the bond owner will only be able to compare the last four digits of the number. However, it is important to update Treasury's records to ensure that future transactions can be processed. Instruct the owner to retain the bond and send a letter stating the correct social security number and describing the bond by issue date, registration, serial number, and denomination to Division of Accounting and Risk Management, Treasury Securities Accounting Branch, Savings Bond Section, Bureau of the Public Debt, Parkersburg, WV 26106-1328.

Return bonds and supporting evidence to your servicing TRS site to correct the following types of errors:



**Forms you'll need to complete and submit to correct an error.**

- Incorrect registrations
- Unauthorized forms of registration
- Issue of incorrect denomination
- Incorrect issue date
- Incorrect series

The required evidence varies according to the type of error:

- **If the agent made an error**, an officer or other authorized employee of the agent must complete and sign form FA 400.
- **If the purchaser made an error, he or she must complete and sign** form PD F 4000. A bank officer or other authorized employee must certify or guarantee the signature(s).
- **If the error is due to an employer providing incorrect data in purchasing bonds for an employee under the payroll savings plan, or as a gift, prize, or bonus, an official of the employer must complete and sign** form FA 400. Form PD F 1849 may also be required if it appears that any person's interest would be adversely affected.
- **If the error is due to an employer purchasing a bond for the wrong employee under the payroll savings plan, and if no deductions have been accumulated to cover the issue price**, an official of the employer must complete and sign form FA 400.

Form PD F 1849 may also be required if it appears that any person's interest would be adversely affected. If some, but not all deductions have been accumulated, include form PD F 1849, completed and signed by the employee to whom the bond was issued in error whether sole owner or co-owner acknowledging receipt of any payroll balance due, and that the employer is entitled to the issue price of the bond. In this instance, certification of form PD F 1849 is not required.

- **If the bond is issued under a Bond-a-Month Plan after a customer's authorization to purchase is terminated**, an officer or other authorized employee of the issuing agent must complete and sign form FA 400. If the authorization to purchase is terminated by death, include (1) the date the account was charged, (2) the date of the purchaser's death, and (3) the date the death first became known to the issuing agent.

# Reissue Transactions

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In certain authorized cases bond owners may need to reissue paper savings bonds to change the names or forms of registration. Bonds issued with new registrations bear the same issue dates as the originals. When a bond owner wants to change the name or registration on a bond, the bonds do not need to be redeemed, but should be sent to your servicing Treasury Retail Securities (TRS) site for reissue. Although your servicing TRS site will process the transaction, you can help bond owners properly complete the appropriate reissue form in its entirety to ensure timely processing.

Reissue transactions require proper certification, or guarantee, of bond owner signatures. You should be sure to guarantee or certify signatures using a legible bank stamp, issuing/paying agent stamp, a Medallion program stamp, or another authorized validating stamp or seal. Certification must include the officer's signature, title, and date. Reissue forms submitted with notary certification may be returned for proper certification.

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## Reissue Transaction Issues



Bonds should not be reissued to change the owner's address.

### Change of Address

Bonds should not be reissued to change the owner's address.

To advise the Treasury Department of an address change for interest payments and/or year-end statements on Series H/HH bonds, bond owners should complete form PD F 1980 or PD F 5257 and send it to the address indicated on the form. To advise the Treasury Department of a change in direct deposit interest payment information for Series H/HH bonds, bond owners should complete form SF 1199A or form PD F 5396 and send it to their servicing TRS site. Series H/HH bond owners can also manage their account electronically at [http://www.treasurydirect.gov/indiv/myaccount/myaccount\\_hhservices.htm](http://www.treasurydirect.gov/indiv/myaccount/myaccount_hhservices.htm). They can view their account, change their address, and request tax information using this site.

### Change of Denomination

Bonds should not be reissued for the sole purpose of changing denominations. Denominations can be changed, however, if the bonds are being reissued for authorized reasons. In the case of lower denominations being replaced by a bond of a higher denomination, all of the original bonds must bear the same issue date.

### Bonds Close to Final Maturity

Bonds cannot be reissued if received by your servicing TRS site less than one full calendar month before final maturity. To ensure reissue, mail bonds to the servicing TRS site so that the bonds will arrive no later than two months before final maturity.

### Bonds Registered to the Department of Treasury or the United States

Bonds that name the Department of the Treasury or the United States as co-owner cannot be reissued. The Department of the Treasury or the United States may not be a co-owner of Series I bonds. Series E and H bonds with the Treasury or the United States as a beneficiary cannot be reissued. Series EE, HH, and I bonds with the Treasury or the United States as a beneficiary may be reissued.



A parent may request reissue on the minor's behalf, but only in cases where the minor is to be made the sole owner of the bond.

### Transactions Involving Minors

Reissue requests bearing the certified signature of a minor will be accepted as sufficient proof of the minor's competency and understanding. If you do **not** consider the minor to be of sufficient competency to sign the request and to understand the nature of the transaction, a parent may request reissue on the minor's behalf, but only in cases where the minor is to be made the sole owner of the bond. A bond that names a minor as beneficiary or co-owner may be reissued in the name of a custodian for the minor, under a statute authorizing gifts or transfers to minors, upon the request of the adult whose name appears on the bond as owner or co-owner.

### Series H/HH Bond Transactions

If the name of the owner or principal co-owner on the original bond is different from the name on the reissued bonds, the new owner or the new principal co-owner must certify to the correctness of his or her social security number and to the fact that he or she is not subject to backup withholding. If the form used to request reissue does not bear this preprinted certification statement, the new owner (individual or fiduciary) or new principal co-owner must complete and sign Internal Revenue Service (IRS) form W-9. The fiduciary should complete and sign the form when an employer identification number, e.g., 12-3456789, assigned by the IRS to the trust or other estate, is to be shown on Series H/HH bonds.

Owners of Series HH bonds issued in October 1989 through August 2004 receive interest payments via direct deposit Automated Clearing House (ACH) payment. Any request to reissue Series HH bonds bearing an issue date in the period October 1989 through August 2004 must be accompanied by form SF 1199A or form PD F 5396 to authorize continued direct deposit of interest payments.

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## Tax Consequences of Reissue Transactions



If a living owner, principal co-owner, surviving beneficiary, or other person entitled will not be the owner or the co-owner of the reissued bonds, the reissue transaction is considered a taxable event.

In most reissue transactions involving bonds in co-ownership form, one of the co-owners is the “principal co-owner” for federal income tax purposes and may be identified as such on the reissue request form. The principal co-owner is the co-owner who (1) purchased the bonds with his or her own funds or (2) received the bonds as a gift, a legacy, an inheritance, or as a result of judicial proceedings and reissued the bonds in co-ownership form, provided the principal co-owner received no contribution in any manner from the other co-owner for being so designated.

The interest reporting requirements of the Tax Equity and Fiscal Responsibility Act of 1982 (TEFRA) apply to reissue transactions that are considered “taxable events.” If a living owner, principal co-owner, surviving beneficiary, or other person entitled will not be the owner or the principal co-owner of the reissued bonds, the reissue transaction is considered a taxable event. The interest earned or accrued on bonds from the issue date to the date of the reissue transaction must be reported to the IRS for the year in which the transaction occurs. Your servicing TRS site will report the amount of accrued interest to the IRS and to the affected bond owner, who will be required to report the interest income for federal income tax purposes.

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## Instructions for Authorized Reissue Transactions

### Use of Public Debt Forms

One form may be used for multiple bonds and multiple series if the new bonds will all have the same registration. If more than one registration is requested, submit a separate reissue form for each variation. You must certify the signatures of the persons requesting the reissue on each form submitted. All signatures should be certified by an official of your financial institution, under corporate seal, signature guarantee stamp, or issuing/paying agent validation stamp. Certification must also include the title of the certifying officer and the date of the certification.



*See Appendix C for examples of properly completed forms.*

### Court Evidence

Any required court evidence must be certified to be true and correct by the court clerk or other authorized court official. If more than a year has passed after an estate representative’s appointment by the court, evidence of the appointment must not only be certified to be true and correct, but must also bear the court clerk’s or court official’s statement that the appointment is still in full force and effect. This statement must be dated within 12 months of the transaction.

### Where to Send Forms, Bonds, and Supporting Documents

The bonds should not be endorsed in any way. Use the “Reissue Transactions to Forward” and “Forwarding Addresses” charts below to determine where to send the savings bonds being reissued and the properly completed and certified forms and other supporting documents. Keep a record of the serial numbers of the bonds submitted so they can be replaced if lost in transit.



The following table identifies the required Treasury form(s) and supporting documents needed for most reissue transactions.

Reissue Transactions to Forward		
Transaction Type	TRS	BPD
Includes death certificate	X	
Includes letters of appointment for decedent's estate	X	
Includes trust agreement		X
Includes corporate resolution		X
Includes will		X
Includes closed estate papers		X
No legal representative was assigned for decedent's estate		X
Includes divorce decree		X
Includes guardianship papers		X
Name change other than marriage		X
Reissue to or from a trust		X
Reissue involving trustee or guardian		X
Other*	X	

\*An attorney in fact (power of attorney may not request reissue of bonds).

Forwarding Addresses	
Treasury Retail Securities Sites	BPD
Federal Reserve Bank of Minneapolis PO Box 214 Minneapolis, MN 55480-0214 1-800-553-2663	<i>For Series E, EE, and I Bonds:</i> Department of the Treasury Bureau of the Public Debt PO Box 7012 Parkersburg, WV 26106-7012
Pittsburgh Branch Federal Reserve Bank of Cleveland PO Box 299 Pittsburgh, PA 15230-0299 1-800-245-2804	<i>For Series H/HH Bonds:</i> Department of the Treasury Bureau of the Public Debt PO Box 2186 Parkersburg, WV 26106-2186

**Table of Authorized Reissue Transactions (Series E/EE, I, and H/HH bonds)**

This section summarizes authorized reissue transactions that occur most frequently and identifies the required Treasury form(s) and supporting documents. Consult your servicing TRS site regarding situations not covered in the table.

Determine how the bonds are currently registered. If the bond is registered in one name (single ownership), see Section A of the table; in co-owner form, see Section B; in beneficiary form, see Section C. Once you have located the appropriate section, review the first column, "Reason for Reissue," to find the relevant reissue transaction. Read across the table to determine which forms (column two) and supporting documents (column three) are needed.

**Table of Authorized Reissue Transactions for Paper Series E/EE, I, and H/HH Bonds  
Section A**

**Bond Registered in One Name (Single Ownership)  
Example: John R. Doe**

<b>Reason for Reissue</b>	<b>Form Required</b>	<b>Other Documents Required</b>
<b>1. Owner desires:</b>		
(a) To add a co-owner or beneficiary.	<u>PD F 4000</u> – To be signed by the owner.	None.
(b) To name another person as the owner, alone or with a co-owner or beneficiary (The new owner must be related to the previous owner by blood, including legal adoption, or marriage.)	<u>PD F 4000*</u> – To be signed by the owner.	If Series H/HH bonds are involved, see page 3-2.
(c) To designate a trustee of a personal trust estate.**	<u>PD F 1851*</u> - To be signed by the owner.	None for PD F 1851 bearing a 3/86 or later revision date. Form PD F 1851 issued prior to 3/86 additional information may be required to determine whether the reissue is a taxable event. If Series H/HH bonds are involved, see page 3-2.
(d) To correct error in registration.	<u>PD F 4000</u> - To be signed by the purchaser or the person claiming the error. If the error was made by the agent, provide <u>FA 400</u> completed and signed by an authorized employee.  Certification must include the officer signature, title, date, and a legible bank stamp, issuing/paying agent stamp, Medallion program stamp, or another authorized validating stamp or seal.	Depending on the nature of the error, more information may be requested.

*\* This transaction may result in a taxable event.*

**Important Reminder:** Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to your servicing TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

\*\*Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

**Table of Authorized Reissue Transactions for Paper Series E/EE, I, and H/HH Bonds  
Section A**

**Bond Registered in One Name (Single Ownership)  
*continued***

<b>Reason for Reissue</b>	<b>Form Required</b>	<b>Other Documents Required</b>
<b>2. Owner's name is to be changed (no change in ownership) due to:</b> (a) Marriage (ordinarily reissue for such a change is unnecessary).	<u>PD F 4000</u> - Owner must sign both present and former names and complete the statement on the form certifying the manner in which the change occurred.	None.
(b) Divorce or annulment of a marriage.**	<u>PD F 4000</u> - Owner must sign both present and former names and complete the statement on the form certifying the manner in which the change occurred.	Depending on the nature of the reissue, more information may be requested.
(c) Order of court.**	<u>PD F 4000</u> - Owner must sign both present and former names and complete the statement on the form certifying the manner in which the change occurred.	Depending on the nature of the reissue, more information may be requested.
(d) Remarriage.**	<u>PD F 4000</u> - Owner must sign both present and former names and complete the statement on the form certifying the manner in which the change occurred.	Depending on the nature of the reissue, more information may be requested.

\* *This transaction may result in a taxable event.*

**Important Reminder:** Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to your servicing TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

\*\*Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

**Table of Authorized Reissue Transactions for Paper Series E/EE, I, and H/HH Bonds  
Section A**

**Bond Registered in One Name (Single Ownership)  
*continued***

Reason for Reissue	Form Required	Other Documents Required
<b>3. Deceased owner's bonds to be distributed to person(s) entitled:</b>		
(a) Estate of deceased owner is being administered through court proceedings, with a representative appointed by the court.	<u>PD F 1455</u> - To be signed by representative to request distribution to the person entitled.  Also <u>PD F 4000</u> signed by the person entitled if a co-owner or beneficiary is to be added.	Certified copy of the representative's letters of appointment or court certificate for the deceased owner's estate. Court evidence must be dated and shown to be in full force and effect within one year or less of receipt of the transaction. If Series H/HH bonds are involved, see page 3-2.  Death certificate for decedent named on the bond certified by the Registrar of Vital Statistics, or similar official.
(b) After settlement of estate through court proceedings.**	<u>PD F 5394</u> - Follow instructions on form; it is to be signed by the persons entitled to the estate.	After settlement of estate through court proceedings, request a certified copy of the Decree of Distribution or Final Account for the estate of the decedent; and, death certificate for decedent named on the bonds certified by the Registrar of Vital Statistics, or similar official. If Series H/HH bonds are involved, see page 3-2.
(c) After settlement of estate in accordance with state statute, for example, summary administration; or, small estate affidavit.**	<u>PD F 5394</u> - Follow instructions on form; it is to be signed by the persons entitled to the estate.	Estate settled by summary administration, request a certified copy of the order of summary administration or small estate affidavit signed in accordance with State law, and death certificate for decedent named on the bond certified by the Registrar of Vital Statistics, or similar official. If Series H/HH bonds are involved, see page 3-2.
(d) Estate being settled without administration through court or similar proceedings.* **	<u>PD F 5336</u> – Follow instructions on form; it is to be signed by the person acting as voluntary representative.	Death certificate for decedent named on bond, certified by the Registrar of Vital Statistics, or similar official.

*\* If redemption value of bonds in a decedent's estate totals more than \$100,000 as of the decedent's date of death, administration in court is required.*

**Important Reminder:** Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to your servicing TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

\*\*Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

**Table of Authorized Reissue Transactions for Paper Series E/EE, I, and H/HH Bonds  
Section B**

**Bond Registered in Co-ownership Form  
Example: John R. Doe  
OR  
Sallie Doe**

Reason for Reissue	Form Required	Other Documents Required
<p><b>1. Co-owners (both living) desire that bonds be reissued to:</b></p> <p>(a) Name either co-owner alone or with a new co-owner or beneficiary. (For all except Series I.)</p>	<p>PD F 4000* - Original co-owners must be related by blood (including legal adoption) or marriage; both co-owners must sign if new co-owner or beneficiary is desired. Only the co-owner whose name is being eliminated need sign if no new co-owner or beneficiary is desired.</p>	<p>If Series H/HH bonds are involved, see page 3-2.</p>
<p>(b) Name a third person alone or with one of the original co-owners as new co-owner or beneficiary. (For all except Series I.)</p>	<p>PD F 4000* - New owner must be related to either original co-owner by blood (including legal adoption) or marriage; both original co-owners must sign. If one of the original co-owners is to remain on the bond as a co-owner, he or she must be the first-named co-owner.</p>	<p>If Series H/HH bonds are involved, see page 3-2.</p>
<p>(c) Designate a trustee of a personal trust estate.**</p>	<p>PD F 1851* - To be signed by both living co-owners. Transaction could be a taxable event and subject to interest reporting unless co-owners are also grantors.</p>	<p>None for PD F 1851 bearing a 3/86 or later revision date. For PD F 1851 issued prior to 3/86, additional information may be required to determine whether the reissue is a taxable event. If Series H/HH bonds are involved, see page 3-2.</p>
<p>(d) Correct an error in registration.</p>	<p>PD F 4000 - To be signed by the purchaser or the person claiming the error. If the error was made by the agent, provide FA 400 completed and signed by an authorized employee.</p> <p>Certification must include the officer signature, title, date, and a legible bank stamp, issuing/paying agent stamp, Medallion program stamp, or another authorized validating stamp or seal.</p>	<p>Depending on the nature of the reissue, more information may be requested.</p>

\* This transaction may result in a taxable event.

**Important Reminder:** Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to your servicing TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

\*\*Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

**Table of Authorized Reissue Transactions for Paper Series E/EE, I, and H/HH Bonds  
Section B**

**Bond Registered in Co-ownership Form  
*continued***

Reason for Reissue	Form Required	Other Documents Required
<b>2. Divorce, legal separation, or annulment. Reissue may be made in the name of:</b>		
(a) One of the co-owners alone.	<u>PD F 4000*</u> (Series EE) - To be signed by the owner whose name is being eliminated.	None.  If Series H/HH bonds are involved, see page 3-2.
(b) One of the co-owners with another person as co-owner or beneficiary.	<u>PD F 4000*</u> - To be signed by both the co-owners named on the original bond.	None.  If Series H/HH bonds are involved, see page 3-2.
(c) Another person as the owner.	<u>PD F 4000*</u> – To be signed by both co-owners named on the original bond.	None.
<b>3. Co-owner's name is changed (no change in ownership) due to:</b>		
(a) Marriage (ordinarily reissue for such a change is unnecessary).	<u>PD F 4000</u> - Person whose name changed to sign both present and former names and to complete statement of form certifying manner in which change occurred.	None.
(b) Divorce or annulment.**	<u>PD F 4000</u> - Person whose name changed to sign both present and former names and to complete statement on form certifying manner in which change occurred.	Depending on the nature of the reissue, more information may be requested.
(c) Order of court.**	<u>PD F 4000</u> - Person whose name changed to sign both present and former names and to complete statement on form certifying manner in which change occurred.	Depending on the nature of the reissue, more information may be requested.
(d) Remarriage.**	<u>PD F 4000</u> - Person whose name changed to sign both present and former names and to complete statement on form certifying manner in which change occurred.	Depending on the nature of the reissue, more information may be requested.
<b>4. Deceased co-owner; the survivor desires a reissue in his or her name alone or with another person as co-owner or beneficiary.</b>	<u>PD F 4000</u> - To be signed by survivor.	Copy of the death certificate of the deceased, certified by the Registrar of Vital Statistics or similar official.

\* *This transaction may result in a taxable event.*

**Important Reminder:** Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to your servicing TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

\*\*Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

**Table of Authorized Reissue Transactions for Paper Series E/EE, I, and H/HH Bonds  
Section B**

**Bond Registered in Co-ownership Form  
*continued***

Reason for Reissue	Form Required	Other Documents Required
<b>5. Deceased co-owners and:</b>		
(a) The estate of the last-deceased co-owner being administered through court proceedings, with a representative appointed by the court.	<p><u>PD F 1455</u> - To be signed by the representative to request distribution to the person entitled.</p> <p>Also <u>PD F 4000</u> signed by the person entitled if a co-owner or beneficiary is to be added.</p>	<p>Certified copy of the representative's letters of appointment or court certificate on last-deceased co-owner's estate. Court evidence of appointment must be dated and shown to be in full force and effect within one year or less of receipt of the transaction. If Series H/HH bonds are involved, see page 3-2.</p> <p>Death certificates for both decedents named on the bond certified by the Registrar of Vital Statistics, or similar official.</p>
(b) After settlement of estate of the last-deceased co-owner through court proceedings.**	<p><u>PD F 5394</u> - Follow instructions on form; it is to be signed by persons entitled to estate of the last-deceased co-owner.</p>	<p>After settlement of estate through court proceedings, request certified copy of Decree of Distribution or Final Account for estate of the last-deceased registrant; and, death certificates for both decedents named on bonds certified by Registrar of Vital Statistics, or similar official. If Series H/HH bonds are involved, see page 3-2.</p>
(c) After settlement of estate of the last-deceased co-owner in accordance with state statute, for example, summary administration or small estate affidavit.**	<p><u>PD F 5394</u> - Follow instructions on form; it is to be signed by persons entitled to estate of the last-deceased co-owner.</p>	<p>Estate settled by summary administration; request a certified copy of the order of summary administration; or, Small estate affidavit signed in accordance with State law; and, death certificates for both decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official. If Series H/HH bonds are involved, see page 3-2.</p>
(d) Estate of last-deceased co-owner is being settled without administration through court or similar proceedings.***	<p><u>PD F 5336</u> - Follow instructions on form; it is to be signed by the person acting as voluntary representative.</p>	<p>Death certificates for both decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official.</p>
<p><i>* If redemption value of bonds in a decedent's estate totals more than \$100,000 as of the decedent's date of death, administration in court is required.</i></p>		
<p><b>Important Reminder:</b> Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to your servicing TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)</p>		
<p>**Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.</p>		

**Table of Authorized Reissue Transactions for Paper Series E/EE, I, and H/HH Bonds  
Section C**

**Bond Registered in Beneficiary Form  
Example: John R. Doe  
POD (Payable on Death)  
Bill Doe**

Reason for Reissue	Form Required	Other Documents Required
<b>1. Owner desires to:</b>		
(a) Change beneficiary to co-owner.	<u>PD F 4000</u> - To be signed by owner.	None.
(b) Eliminate living beneficiary or substitute the name of another person as beneficiary or co-owner during the current beneficiary's lifetime.	<u>PD F 4000</u> - To be signed by owner and, if bond is Series E/H, by beneficiary. Beneficiary's consent is unnecessary for Series EE/HH/I bonds.	None.
(c) Eliminate a deceased beneficiary, with bond to be reissued in owner's name alone or with a new co-owner or beneficiary.	<u>PD F 4000</u> - To be signed by owner.	None for Series EE/HH and I. For Series E/H bonds, a copy of the death certificate for the beneficiary, certified by the Registrar of Vital Statistics or similar official.
(d) Name trustee of personal trust estate.**	<u>PD F 1851*</u> - To be signed by owner and beneficiary for Series E/H bonds. Only the owner need sign for Series EE, HH, and I bonds.	None for PD F 1851 bearing a 3/86 or later revision date. For PD F 1851 issued prior to 3/86, additional information may be required to determine whether the reissue is a taxable event. If Series H/HH bonds are involved, see page 3-2.
(e) Correct an error in registration.	<u>PD F 4000</u> - To be signed by the purchaser or person claiming the error. If the error was made by the agent, provide Form <u>FA 400</u> completed and signed by an authorized employee.  Certification must include the officer signature, title, date, and a legible bank stamp, issuing/paying agent stamp, Medallion program stamp, or another authorized validating stamp or seal.	Depending on the nature of the reissue, more information may be requested.

*\* This transaction may result in a taxable event.*

**Important Reminder:** Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to your servicing TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

\*\*Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

**Table of Authorized Reissue Transactions for Paper Series E/EE, I, and H/HH Bonds  
Section C**

**Bond Registered in Beneficiary Form  
*continued***

<b>Reason for Reissue</b>	<b>Form Required</b>	<b>Other Documents Required</b>
<b>2. Name but not ownership has been changed due to:</b>		
(a) Marriage (ordinarily reissue for such a change is unnecessary).	<u>PD F 4000</u> - Person whose name has changed must sign both present and former names in the space designated for that purpose. (For Series EE, HH, and I bonds, the owner may sign alone to change the beneficiary name.)	None.
(b) Divorce or annulment.**	<u>PD F 4000</u> - Person whose name has changed must sign both present and former names and complete the statement on the form certifying the manner in which the change occurred.	Depending on the nature of the reissue, more information may be requested.
(c) Order of court.**	<u>PD F 4000</u> - Person whose name has changed must sign both present and former names and complete the statement on the form certifying the manner in which the change occurred.	Depending on the nature of the reissue, more information may be requested.
(d) Remarriage.**	<u>PD F 4000</u> - Person whose name has changed must sign both present and former names and complete the statement on the form certifying the manner in which the change occurred.	Depending on the nature of the reissue, more information may be requested.

**Important Reminder:** Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to your servicing TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

\*\*Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

**Table of Authorized Reissue Transactions for Paper Series E/EE, I, and H/HH Bonds  
Section C**

**Bond Registered in Beneficiary Form  
*continued***

<b>Reason for Reissue</b>	<b>Form Required</b>	<b>Other Documents Required</b>
3. <b>At owner's death, beneficiary desires reissue in his or her name, alone or with a co-owner or beneficiary.</b>	<u>PD F 4000</u> - To be signed by the beneficiary.	Copy of the death certificate for the owner, certified by the Registrar of Vital Statistics or similar official.
4. <b>Owner and beneficiary deceased:</b>		
(a) The estate of the last-deceased person named on the bonds being administered through court proceedings; the representative is appointed by the court.	<u>PD F 1455</u> - To be signed by representative to request distribution to the person entitled.  Also <u>PD F 4000</u> signed by the person entitled if a co-owner or beneficiary is to be added.	Certified copy of the representative's letters of appointment or a court certificate on the last-deceased registrant's estate. Court evidence of appointment must be dated and shown to be in full force and effect within one year or less of receipt of the transaction. If Series H/HH bonds are involved, see page 3-2.  Death certificates for both decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official.
(b) After Settlement of estate of last-deceased bond registrant through court proceedings.**	<u>PD F 5394</u> - Follow instructions on form; it is to be signed by the persons entitled to the estate.	After settlement of estate through court proceedings, request a certified copy of the Decree of Distribution or Final Account for the estate of the last-deceased; and, death certificates for both decedents named on bonds certified by the Registrar of Vital Statistics, or similar official. If Series H/HH bonds are involved, see page 3.2.
(c) After settlement of estate of last deceased registrant in accordance with State statute, for example, summary administration or small estate affidavit.**	<u>PD F 5394</u> - Follow instructions on form; it is to be signed by the persons entitled to the estate.	Estate settled by summary administration; request a certified copy of the order of summary administration; or, Small estate affidavit signed in accordance with State law; and, death certificates for decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official. If Series H/HH bonds are involved, see page 3-2.
(d) Estate of last-deceased registrant being settled without administration through court or similar proceedings.* **	<u>PD F 5336</u> - Follow instructions on form; it is to be signed by the person acting as voluntary representative.	Death certificates for decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official.

*\* If redemption value of bonds in a decedent's estate totals more than \$100,000 as of the decedent's date of death, administration in court is required.*

**Important Reminder:** Bonds cannot be reissued if less than one full calendar month remains before final maturity. Send bonds to your servicing TRS site so that they arrive no later than two months before final maturity. (Bonds that have reached final maturity and all savings notes are not eligible for reissue.)

\*\*Transaction must be sent to the Bureau of the Public Debt; see Appendix M for mailing information.

## Series HH Bonds

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Offered only through August 2004, Series HH bonds provide semiannual income, and, if issued in an exchange, *continued deferral* (up to 20 additional years) *of reporting interest accrued on older Series E/EE bonds*. This deferred interest must be reported to the Internal Revenue Service whenever the HH bonds:

- Are redeemed.
- Reach final maturity.
- Are reissued in a transaction that is taxable (for example, they are re-registered to a new owner), whichever occurs first.

HH bonds are no longer being issued. The HH bond offering was withdrawn effective September 1, 2004. This means that no HH bond is permitted with an issue date later than August 2004.



*See Chapter 1, General Information, for further information on Series HH bond denominations, maturities, and interest payments.*

*See Chapter 3, Reissue Transactions, for information on Series HH bond reissues.*

*See Chapter 5, Paying Paper Bonds, for information on Series HH bond redemptions.*

# Paying Paper Bonds

Banks and other financial institutions qualified as paying agents for U.S. Savings Bonds are authorized to redeem eligible paper savings bonds of Series A-E, Series EE, Series I bonds, savings stamps, and savings notes presented by owners, co-owners, and other registrants who provide acceptable identification and any additional evidence required.

## Timing the Redemption Transaction



### Alert!

Series EE and I bonds redeemed before five years from their issue date are subject to a three-month interest penalty.

Bond owners who need to redeem a number of bonds at one time sometimes ask whether they should cash their oldest bonds first or their newest. They may find it advisable to cash their newest bonds first because these bonds may not be increasing in value as rapidly as older bonds. However, bonds are not eligible for payment until 12 months after their issue date. Bond owners should redeem bonds that are over 30 years old because they are no longer earning interest.

**Series EE bonds issued in May 1997 or after and all Series I bonds** can be redeemed anytime after the first 12 months; however, bonds redeemed before 5 years from their issue date are subject to a 3-month interest penalty. For example, the redemption value of a bond cashed 18 months after the issue date will include the first 15 months of interest. After a Series EE or I bond is 5 years old, there is no penalty.

Redemption values published by Treasury provide for monthly increases in Series EE and I bond values and take the three-month interest penalty into account for bonds held less than five years from the issue date. Each month's table of redemption values for Series I bonds shows one redemption value and one amount of interest for each Series I bond by denomination and issue date. These redemption value tables do not show how much interest was produced by a fixed rate or by an inflation rate.



In most instances, bond owners should redeem bonds on the anniversaries of the issue dates or the midpoint between anniversary dates.

**Series E/EE bonds issued in April 1997 or before** increase in value every six months, so timing the redemption transaction for these bonds is important. If such a bond increases in value in August and is cashed in July, the presenter will not receive any interest for the five months since the bond's last increase in value, in this example, February. Bond owners should redeem bonds on the anniversaries of the issue dates or the midpoint between anniversary dates. For example, a Series E bond with an issue date of December 1979, should ideally be cashed on June 1 or December 1 to maximize potential earnings.



See Appendix B for exceptions.

When submitting **Series H/HH bonds** for redemption between semiannual interest payment dates, owners should keep in mind that interest ceases on the last interest payment date. For example, if a bond issued in January 1990, which pays interest each January 1 and July 1, is submitted for payment in September, interest ceases on the last interest payment date, July 1. If owners submit Series H/HH bonds for redemption in the month before an interest payment date, the bonds will be held until the next month, unless the presenter specifically requests that the bonds are redeemed immediately. The bond owner should clearly communicate this request in writing to the servicing TRS site when submitting the bonds. If a notice requesting delayed payment is received more than 30 days before the interest payment date, it will not be honored.



See the bond "Redemption Cases Requiring Evidence" Table at the end of this chapter.

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## Responsibilities of Paying Agents



### Alert!

You may be held liable for bonds you pay. It is imperative that you follow the correct procedures to protect against potential losses.

*You may be held liable for bonds you pay. It is imperative that you follow the correct procedures to protect against potential losses.*

Under the terms of your paying agent agreement, you are required to redeem eligible bonds when the presenter provides satisfactory identification in accordance with Treasury identification guidelines, whether or not the presenter is a customer, account holder, or depositor.

*The Guide to Cashing Savings Bonds (PD P 0022) explains acceptable types of identification and provides a step-by-step question and answer approach to cashing bonds. The guide is meant to simplify the redemption process for tellers, and eliminate errors that might result in liability findings against their financial institution. To obtain one copy or multiple copies of *The Guide to Cashing Savings Bonds* (PD P 0022), contact your servicing TRS site or download at [http://www.treasurydirect.gov/instit/savbond/guide/guide\\_cash.htm](http://www.treasurydirect.gov/instit/savbond/guide/guide_cash.htm).*

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## Identification Procedures



If you comply with the Identification Guide, you should be able to avoid losses.

If you comply with *The Guide to Cashing Savings Bonds* (PD P 0022), you should be able to avoid losses. The following sections describe examples of inadequate owner identification that can result in financial loss to your institution.

### Customer Identification

Identification through a customer account is adequate if the presenter of the bond (the person requesting payment) is a customer whose name has been on the account for at least six months and whose signature on the “Request for Payment” section compares favorably with the signature on file. If the account has been open for less than six months, you should require the person presenting the bond to provide personal or documentary identification. One cause of loss is relying on an account that has been open for less than six months. Another cause of loss is accepting, without verification, a presenter’s statement that he or she has an account at the institution and that the account has been open for at least six months.

Go to the “Identification” tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.

### Personal Identification

Identification of the person presenting the bond for payment (presenter) by another person (identifier) is adequate if:

- The identifier is a customer as described above, or is personally known to an officer of your institution.
- In response to questions, you determine that the identifier knows the presenter by the name on the bond and that the source and duration of the acquaintance with the presenter are such as to make the identification reliable.
- The identifier signs the back of the bond.



### Alert!

You may not pay more than \$1,000 at any one time on the basis of documentary identification alone.

Sometimes investigations show that the identifier did not know the presenter very well or by the name appearing on the bonds presented. There have been instances of merchants identifying “customers.” The financial interest of the identifier is not sufficient to establish that the identifier really knows the presenter; it may even be the basis for suspicion.

Go to the “Another Person” tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.

## Documentary Identification

**Caution:** The following limitation does **not** apply to a person who is an established customer of your financial institution, or **has been** identified to you by an established customer or officer of your financial institution.

Documents adequate for identifying persons presenting bonds are specified in the PD P 0022. Because of the generally unreliable nature of identification documents, the Treasury considers it a lack of due care if you pay a large amount to a non-customer on the basis of documentary identification. *Therefore, as stated in The Guide to Cashing Savings Bonds (PD P 0022), you may not pay more than \$1,000 at any one time on the basis of documentary identification alone. If you pay more than \$1,000 to the wrong person on the basis of documentary identification, you will be liable for the entire amount paid, not just the amount in excess of \$1,000.*

Every document must be examined to determine that:

- There is nothing that would raise a suspicion about its authenticity.
- The name in which the document is issued is the same as the name on the bond.
- The signature and the picture or physical description compare favorably with those of the presenter.

Few, if any, identification documents (IDs) can be used as reliable identification. Some issuers do not require that a person be positively identified before the document is issued. Frequently, there is no requirement for the issuer to witness the recipient's signature. Other factors that make documentary identification unreliable are the lack of security measures controlling access to unused stock, the relative ease of altering and counterfeiting ID cards, and the absence of a photograph or physical description.

*The Guide to Cashing Savings Bonds (PD P 0022)* lists examples of acceptable and unacceptable documents. It should be noted, however, that even an "acceptable" document would have little value if it is not examined for authenticity and possible alterations. The name on the bond, the presenter's physical appearance, and presenter's signature on the "Request for Payment" section on the back of the bond must be compared with the name, physical description or photograph, and signature on the document.

Go to the "Document Index" tab in *The Guide to Cashing Savings Bonds (PD P 0022)* for step-by-step instructions.

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## Agent Liability for Losses on Bonds Paid

By law, you are liable for any loss that results from cashing a savings bond, unless the Treasury is able to determine that the loss was not due to your fault or negligence. Therefore, you should pay only those bonds that are eligible for redemption, and comply with the Treasury's instructions to paying agents, including *The Guide to Cashing Savings Bonds (PD P 0022)*. Also ensure that you make notations, preferably on the back of the bonds, that show exactly what identification and evidence you relied on to pay the bonds.

### Statute Limiting Agent's Liability for Losses

Under Treasury sponsored legislation, you are automatically relieved of liability for a loss in any case where an erroneous payment has been made ten or more years earlier and the Treasury has not notified you of such payment.



#### Alert!

You should make notations concerning the identification and supporting documents presented on the back of the bonds or notes.

### Notation of Evidence

A common cause of the Treasury's inability to relieve paying agents of losses resulting from their payment of bonds is the agent's failure to make any notation or to make an adequate notation of the identification presented.

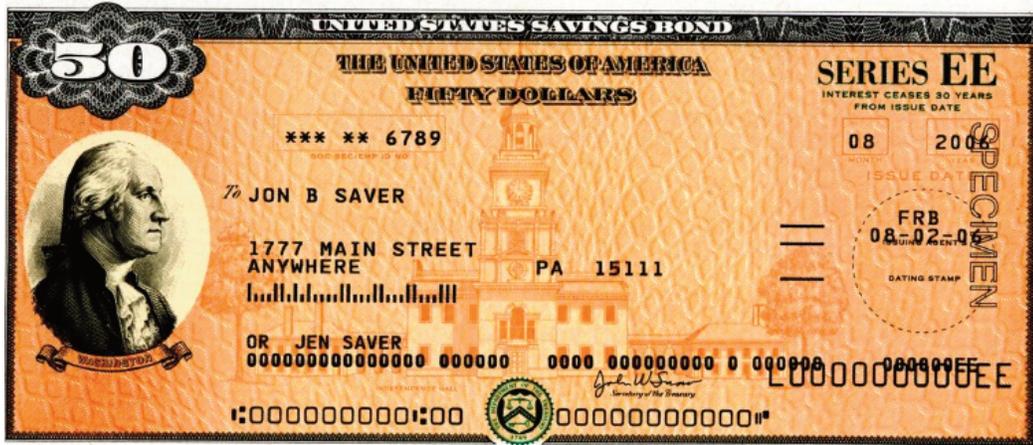
It is very important to make a notation of the identification you accepted. The notation may be on the bond or note, or on a separate record. The notation must be sufficiently detailed to show exactly how identification was established. Examples of adequate notations are set out in the "Document Index" in *The Guide to Cashing Savings Bonds (PD P 0022)*.

If the Treasury has any questions about the liability of your financial institution as a result of the payment of a bond or note, your financial institution must be able to provide adequate information concerning the identification used. Go to the “Document Index” tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for detailed instructions.

If a notation indicates reliance upon a personal identifier, the notation should include the name, address, and signature of the identifier, and the basis for relying on this person knowing the presenter as the registrant named on the bond. If an erroneous payment is made, the Treasury will expect you to be able to establish that the identifier did know the presenter by the name on the bond and that the source and duration of the identifier’s acquaintance with the presenter justified your decision to cash the bond.

In the absence of adequate notation, the Treasury will not consider a paying agent’s claim that its usual identification procedure was followed as a sufficient basis for determining that the agent was free from fault or negligence in making a payment.

Example of proper notation of evidence.



TERMS AND CONDITIONS/PAYMENT INFORMATION: Department of the Treasury Circulars, Public Debt Series Nos. 1-80 and 3-80, contain the terms and conditions governing this bond.

FOR PAYING AGENT USE ONLY

Signature of Owner: *Jon Saver*

Address: 1777 Main St  
 City: Anywhere PA 15111  
 Zip Code: 123-45-6789

FOR PAYING AGENT USE ONLY

Signature of Presenter: *Jane Doe*  
 Title: manager  
 Date: 9/9/06

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## Completing the Request for Payment



The presenter must sign the "Request for Payment" section on each bond and provide a current address and social security number (SSN) on at least one of the bonds submitted.

When an owner or other authorized individual presents an eligible savings bond (at least one year old) or savings note for payment, you should instruct the presenter to complete the "Request for Payment" section on the back of the bond. The presenter must sign the "Request for Payment" section on each bond and provide a current address and social security number (SSN) on at least one of the bonds submitted.

If there is a slight error or variation in the spelling of the name, the bond owner should sign the name shown on the bond and follow it with the correct signature. For example, if the owner's name has been changed by marriage, the owner should sign, "Mary T. Jones, changed by marriage to Mary T. Smith."

If the bond is presented with the "Request for Payment" section already completed, ask the bond owner to sign it again immediately above or below the first signature as appropriate.

### Special Endorsement

A bond may be paid without the owner's signature if you are specifically qualified by your servicing TRS site to stamp a special endorsement on savings bonds. This authority permits payment without the owner's signature on the "Request for Payment" section on the back of bonds held by known customers. If you would like the authority to use this special endorsement, contact your servicing TRS site and request qualification under Department of the Treasury Circular No. 888. If you use this authority, you are guaranteeing the validity of the transaction and are subject to the same liabilities as previously mentioned.

The 888 stamp cannot be used to redeem Series H/HH savings bonds or when legal documents accompany a transaction. When using the 888 stamp, we suggest that the bond owner sign one of the bonds to show proof of the owner's intent to redeem the bonds. Underline the bond owner's name on the front of the bond, and stamp the remaining bonds with the 888 stamp.

### Signature by Mark

A signature by mark ("X") must be witnessed by at least one disinterested person and an officer or other employee of your institution authorized to certify or guarantee signatures on requests for payment on savings bonds. The witness must attest to the signature by mark by writing "Witness to signature by mark," followed by the witness' signature and current address.

### Social Security Number

You are not required to verify SSNs, but you must refuse redemption if no number is provided. The number and the payee's current address are needed for federal income tax reporting purposes. If the SSN shown in the registration is accurate, you should underline it; otherwise, the presenter must record the correct SSN in ink either in the "Request for Payment" section or on the lower left side of the face of at least one of the bonds presented. Go to the "Request Payment" tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.



You are not required to verify SSNs, but you must refuse redemption if no number is provided.

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## Determining the Redemption Value

The redemption value of a bond is determined by the period of time it has been outstanding. To determine this value, check the bond's issue date in the upper right-hand section on the face of the bond. (Do not confuse this date with the date in the issuing agent's validating stamp.) If the issue date of a bond or note is missing or illegible, send it to your servicing TRS site for payment.

You can determine the current redemption value and interest earned by using a redemption pricing system provided by your financial institution or available through the Treasury's Savings Bond Pro<sup>®1</sup> pricing software, which can be ordered at no cost from the Bureau of the Public Debt. The redemption value reflects any necessary penalty due to an early redemption.

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<sup>1</sup>"Savings Bond Pro" is a registered trademark of the Department of the Treasury.

(Series I bonds and Series EE bonds issued May 1997 or later are subject to a three-month penalty if cashed within the first five years of purchase.)

**Agents** can use free PC software to price Series E/EE savings bonds, Series I savings bonds, and savings notes quickly. The software is updated every six months. Agents can order the software at no charge from:

Bureau of the Public Debt  
 PO Box 1213  
 Parkersburg, WV 26102-1213  
 304-480-6888 (phone)  
 Email at: [BondPro@bpd.treas.gov](mailto:BondPro@bpd.treas.gov)

**Individual bond owners** can use the Savings Bond Calculator to price their bonds or download the Savings Bond Wizard to price and keep an inventory of their bonds and values. Both programs are available free of charge from the Bureau of the Public Debt's website:  
<http://www.treasurydirect.gov/indiv/tools/tools.htm>.

## Paying the Presenter

After you have determined that you can make payment of a bond and have established the proper redemption value, carefully imprint your payment stamp on the front of the bond in the unused space immediately to the left of the issue date and the issuing agent's validating stamp. Stamp the bond as near to the issue and validating dates as possible without over imprinting. Legibly record in the stamp the correct redemption value, date of payment (month, day, and year), and sign or initial the stamp. Black ink must be used to imprint the payment stamp on paid bonds and to record the other required data. Contact your servicing TRS site about size specifications for payment stamps and procuring new stamps.

You may pay the presenter in cash, issue a credit to the presenter's checking or savings account, or issue a check or similar instrument payable to the presenter.

## Interest Reporting

*Savings bonds are exempt from state and local income tax.*

The amount of interest to be reported is determined by adding all of the interest-earned amounts for bonds presented for payment in the transaction. If \$10 or more in savings bond interest is paid to one person, you must furnish an Internal Revenue Service (IRS) form 1099-INT or an IRS approved substitute to the payee and report the payment to the IRS. The IRS form 1099-INT, or an approved substitute, must provide the following:

- Payee's name, address, and taxpayer identification number (TIN)
- Payer's (your institution's) name, address, and TIN
- Amount of interest earned



If payment is made to a parent on behalf of a minor owner or co-owner, the SSN of the minor must be provided.

If payment is made to...	Then the TIN of the following must be provided...
Owner or co-owner	Person to whom payment is made
Parent on behalf of a minor owner or co-owner	The minor (if the minor does not have a SSN, one must be obtained through the Social Security Administration)
Legal representative	Person or estate on whose behalf the representative is acting

IRS regulations permit the option of either transaction reporting or annual reporting. You must report interest to the IRS no later than February 28 of the year following the transaction.

**Transaction reporting** requires the payer to report the interest at the time of the transaction for all bonds cashed. A 1099-INT statement is prepared *each* time a redemption transaction involves \$10 or more in interest. If the total interest paid in a single transaction is less than \$10, no reporting is required. For purposes of determining the \$10 cut-off, each transaction is treated separately. A copy of the statement may be presented to the payee at the time the transaction occurs or later, but the statement must be provided no later than January 31 of the year following the transaction. Transaction reporting eliminates the need to generate aggregate year-end statements of the total interest paid on transactions during the year to a single individual. When using the pricing system Savings Bond Pro®, a receipt and record of interest will be generated.

**Annual reporting**, on the other hand, requires the payer to total the amount of savings bond interest paid throughout the year to a payee and, if that amount equals or exceeds \$10, to generate a single year-end statement to the payee. The statement must be provided to the payee by January 31 and also reported to the IRS by February 28 of the year following the transaction.

## Records of Payment

You should maintain a complete record of each paid bond (serial number and amount paid) sent to the TRS site so that if the shipment is lost or some other discrepancy occurs, settlement may be made. You can microfilm, scan, or copy the front and back for this purpose. You should maintain the records, in whatever form, for one year as provided in Department of the Treasury Circular No. 750.

## Bonds that Agents Can Pay

To be eligible for redemption, savings bonds must be held for at least 12 months. For example, a Series EE bond bearing a February 2006 issue date is eligible for redemption on February 1, 2007. Once the presenter has provided the appropriate identification, you are authorized to redeem eligible savings bonds of Series A-E, Series EE and Series I, savings stamps, and savings notes in the following cases. Redeemed bonds and notes must be processed through the EZ Clear Program, as explained in Chapter 6.

### Payment to Owners

Single Ownership	Co-ownership	Beneficiary
Bonds in one person's name alone.	Bonds in two names, such as "John R. Doe or Mary S. Doe."	Bonds in two names, such as "John R. Doe payable on death [POD] Mary S. Doe."
You may pay the owner.	You may pay either co-owner; the signature of only one co-owner is required.	You may pay the owner. The beneficiary is not entitled to payment during the owner's lifetime. You may pay the beneficiary with acceptable proof of the owner's death.

### Payment to Beneficiaries

When savings bonds are presented for cashing by a beneficiary named on the bonds and the owner is deceased, you may cash the bonds for the presenter provided the presenter furnishes adequate identification and an acceptable copy of the death certificate for the person named as the bond owner. The copy of the owner's death certificate must be certified under the seal of the Registrar of Vital Statistics or similar official. The decedent's name on the death certificate must be the same as that of the owner named on the bonds. Go to the "Beneficiary" tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.

### **Payment to a Legal Representative of a Last Deceased Registrant's Estate**

You may cash bonds for the legal (court-appointed) representative of a deceased bond owner's estate upon presentation of evidence of appointment. If the bonds bear the names of two persons as co-owners or as owner and beneficiary and both are deceased, you may cash those bonds for the legal representative of the estate of the last deceased person named on the bonds. In this case, in addition to the evidence of the representative's appointment certified to be true and correct by the court clerk or other authorized court official, the representative should present certified copies of the death certificates of both persons named on the bonds. Evidence of appointment is current if (1) received within one year after the date of appointment or (2) the evidence bears a full force and effect statement issued within one year of the presentation of the bonds. The representative of the estate should sign the bonds and include their fiduciary title (for example, Richard Roe, executor of the estate of John Doe, deceased). You should obtain an appropriate TIN for federal income tax reporting purposes. Transactions involving independent, special, temporary, or foreign representatives should be forwarded to the Bureau of the Public Debt. Go to the "Rep Not Named" tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.

### **Payment to Legal Representatives Designated on Bonds by Both Name and Title**

You may cash bonds or notes for any legal representative (e.g., trustee, executor, guardian, and conservator) named in the registration of bonds, provided the presenter furnishes appropriate identification. When signing each bond, the presenter should indicate his or her title, and if the legal representative is a corporate entity, the full corporate name and signer's title (for example, vice president) as well. You should ensure that each request for payment corresponds with the bond's registration and obtain an appropriate TIN for federal income tax reporting purposes. Go to the "Legal Rep" tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.

### **Notation of Evidence**

For the agent's protection, it is recommended that a notation be made, either on the back of bonds or notes, or in a separate record, concerning the death certificate(s) and/or letters of appointment. This notation might include the document or case number on the owner's death certificate and/or the letters of appointment, the date of death, and the name and location of the issuing authority. The notation should be sufficient to permit the agent to produce a copy of the evidence if the transaction is later questioned. Otherwise, the agent runs the risk that no evidence can be developed to show that it acted with due care, and it could not be relieved of liability should a loss occur.

### **Payment to Minor**

If the owner or co-owner of a savings bond is a minor, and the form of registration does not indicate a guardian or other representative has been appointed by the court or similar authority for the minor's estate, you can pay the minor, provided the minor is of sufficient competency to sign the request for payment and to understand the nature of the transaction. The minor's SSN must be furnished for federal income tax reporting purposes.

### **Payment to Parent of a Minor**

If the owner or co-owner of a savings bond is a minor, and the form of registration does not indicate that there is a court-appointed representative of the minor's estate, and if such minor owner is not of sufficient competency to sign the bond and to understand the nature of the transaction, you can pay either parent with whom the minor resides. The following endorsement must be typed or imprinted on the back of the bond:

"I certify that I am the [father or mother] of [minor's name] and the person [with whom he/she resides] or [to whom legal custody has been granted]. He/she is [age] years of age and is not of sufficient understanding to make this request."

The minor's SSN must be furnished for federal income tax reporting purposes. No legal documentation, such as a birth certificate, is required in these types of transactions. If the minor does not reside with either parent, the person who furnishes the minor's chief support may be paid. Forward these transactions to your servicing TRS site for processing. Go to the "Parent" tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.



The minor's SSN must be furnished for federal income tax reporting purposes.

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## Bonds that Agents Cannot Pay

In certain cases, paying agents are not authorized to pay bonds and notes. You should forward such bonds and any supporting documentation to the Bureau of the Public Debt or your servicing TRS site. The individual requesting redemption must sign the "Request for Payment" section on the back of the bonds. You must establish the identity of this person as if your institution were cashing the bonds. Use the guidelines in PD P 0022 for information on identifying customers. An officer or designated employee of your institution must then certify the presenter's signature on the bonds by signing his or her name and title and placing your institution's seal or agent stamp on the back of the bonds. Send the certified copies of evidence supporting payment with the bonds. Any required court evidence of a representative's appointment that is more than one year old must be updated by the court within the last year and should include the court clerk's or other official's statement that the appointment is in full force and effect.

Your servicing TRS site will either credit your reserve/correspondent account for the redemption value of the bonds, issue a check to the individual requesting payment, or directly deposit proceeds via ACH to the individual's account.



You may request a credit to your reserve/correspondent account for the redemption value of bonds.

If you request a credit, your servicing TRS site will credit your account within ten business days from the date the transaction is approved for payment. It is your responsibility to monitor your reserve/correspondent statement and pass the credit to your customer upon receipt. (A reserve account credit is not an ACH credit so it will not automatically credit your customer's account.)

If you request a check, it can be mailed to your institution or directly to the individual requesting payment. Checks are generally mailed from the Philadelphia Federal Reserve Bank ten business days from the date the transaction is approved for payment. Remind your customers to allow several more days for mail delivery.

If you request payment by ACH credit, the customer's account will be credited within ten business days from the date the transaction is approved for payment. ACH credit is the quickest method of delivery. It is the customer's responsibility to monitor his or her account for receipt of the funds. The customer must complete a *Direct Deposit Sign-Up Form* (PD F 5396) and submit the form with the transaction to receive ACH credit. *Note: ACH credit must be made to an account naming the bond registrant. Credits to third-party accounts are not permitted.*

### **You are not authorized to pay the following transactions:**

- Bonds that have not been held for 12 months since the issue date, except for cases where you have been granted a waiver from the Treasury Department to redeem bonds due to hardship. Such waivers generally cover a specific region of the country for a specific period of time; Treasury will provide a special announcement about this condition, located at <http://www.treasurydirect.gov>.
- Bonds of Series F, G, J, K, H, and HH; Individual Retirement Bonds; and Retirement Plan Bonds.
- Bonds presented by an attorney-in-fact (power of attorney). These transactions should be forwarded to the Bureau of the Public Debt.
- Bonds issued in the name of a corporation, partnership, association, or other type of company or institution in its own right.
- Supporting evidence is required, except for qualified beneficiaries and court-appointed representatives of decedents' estates.
- The payee will not furnish a SSN.
- A presenter requests a partial payment. These transactions should be forwarded to the Bureau of the Public Debt.

- Bonds that are mutilated, altered, defaced, or irregular.
- Bonds that are being redeemed for a non-citizen or foreign redemption. These transactions should be forwarded to your Treasury Retail Securities Site.

### **Series H/HH**

Series H/HH bonds may be redeemed any time after six months from issue date through your servicing TRS site. Depository financial institutions cannot redeem Series H/HH bonds since they do not have access to the system needed to verify H/HH account information, such as whether correct amounts are displayed in tax-deferral legends on bonds presented for redemption. When submitting Series H/HH bonds for redemption between the months in which interest is paid, owners should keep in mind that interest ceases as of the last interest payment. For example, if a bond issued in January 2000, which pays interest each January 1 and July 1, is submitted for payment in September, the last interest payment is the July 1 payment. If owners submit Series H/HH bonds for redemption in the month prior to an interest payment date, the bonds will be held until that date, unless the presenter specifically requests immediate payment. The bond owner should clearly communicate this fact in writing to the servicing TRS site when submitting the bonds. However, if a notice requesting delayed payment is received more than 30 days before the interest payment date, it will not be honored.



Series I bonds are not eligible for partial payment.

### **Partial Payment**

Any Series EE bond denomination above \$75 (above \$25, if Series E) is eligible for partial redemption at current redemption values. However, the remaining portion to be reissued (as of the original issue date) must equal an authorized denomination or combination of denominations. For example, if an owner requests partial redemption of a \$100 bond to the extent of \$50 (face amount), the owner would receive a \$50 bond, a check representing the redemption value of a \$50 bond having the same issue date as the \$100 bond being presented, and a 1099-INT for the amount of interest included in the redemption value of the redeemed \$50 bond.

On the “Request for Payment” section on the back of the bond, and above the signature, the following statement should be added to the first sentence of the request, “Redeem to the extent of \$50 (face amount) and reissue the remainder.” The payee’s SSN must be furnished for federal income tax reporting purposes.

Series H/HH denominations eligible for partial redemption include \$1,000, \$5,000, and \$10,000. The procedures for handling partial payments on Series E/EE bonds also apply to Series H/HH bonds.

These transactions should be forwarded to the Bureau of the Public Debt; see Appendix M.

### **Payment to Voluntary Guardian for Adult**

You are not authorized to redeem bonds for voluntary guardians. You should send the bonds, application form PD F 2513, and supporting evidence to the address indicated on the form.

If the adult owner of a bond becomes mentally incapacitated and no other person is legally qualified to act on the owner’s behalf, the person responsible for the owner’s support and care may submit an application form PD F 2513 to request (1) the redemption of any series of bonds with a total redemption value of no more than \$20,000 or (2) that interest payments on Series H/HH bonds be re-directed so that the funds are available to pay the bond owner’s expenses. The application must be accompanied by a statement from the owner’s physician indicating that the owner is no longer mentally competent to request payment.

### **Payment to Persons Acting Under Powers of Attorney**

You are not authorized to redeem bonds presented by persons acting under a power of attorney. In such cases, forward the bonds and supporting evidence to the Bureau of the Public Debt.

### **Payment to Creditors**

You are not authorized to redeem bonds for creditors. In such cases, forward these bonds to the Division of Customer Assistance, Office of Investor Services, Bureau of the Public Debt for payment.

The Treasury will recognize claims against owners of savings bonds when such claims are established by valid judicial proceedings. For example, in the case of creditors, a savings bond will be paid, but not reissued, to the purchaser at a sale under a levy or to the officer authorized to levy upon the property of the registered owner or co-owners, under appropriate process to satisfy a money judgment. A judgment against one co-owner will be recognized only to the extent that this co-owner's interest in the bond is established, whether by agreement of both co-owners or through court proceedings to which both co-owners are parties.

In the case of bankruptcy, payment of a savings bond will be made to a trustee in bankruptcy, a receiver of an insolvent's estate, a receiver in equity, or a similar officer of the court.

The Treasury will not accept notices of adverse claims or of pending judicial proceedings. Further, it will not undertake to protect the interests of litigants who do not have possession of a bond.

**Redemption Transactions to Forward**

Redemption transactions that cannot be processed by agents are processed by both Treasury Retail Securities (TRS) sites and the Bureau of the Public Debt (BPD). Use the chart below to determine where a transaction should be mailed.

Redemption Transactions to Forward		
Transaction Type	TRS	BPD
Includes death certificate*	X	
Includes letters of appointment for decedent's estate*	X	
Includes trust agreement		X
Includes corporate resolution		X
Includes will		X
Includes closed estate papers		X
No legal representative was assigned for decedent's estate		X
Includes divorce decree		X
Includes guardianship papers		X
Name change other than marriage		X
Includes power of attorney papers		X
Other	X	

\* The majority of transactions with this evidence can be processed by agents and does not require mailing to the TRS site or BPD.

Forwarding Addresses	
Treasury Retail Securities Sites	BPD
Federal Reserve Bank of Minneapolis PO Box 214 Minneapolis, MN 55480-0214 1-800-553-2663  Pittsburgh Branch Federal Reserve Bank of Cleveland PO Box 299 Pittsburgh, PA 15230-0299 1-800-245-2804	<i>For Series E, EE, and I Bonds:</i> Department of the Treasury Bureau of the Public Debt PO Box 7012 Parkersburg, WV 26106-7012  <i>For Series H/HH Bonds:</i> Department of the Treasury Bureau of the Public Debt PO Box 2186 Parkersburg, WV 26106-2186

**Redemption Cases Requiring Evidence**

**You are not authorized to redeem bonds in these cases.  
Bonds and supporting evidence should be sent to the Bureau of the Public Debt. See Appendix M.**

<b>Bond Registration and Circumstances</b>	<b>Content of “Request for Payment” Section</b>	<b>Evidence Normally Required</b>	<b>TIN Required</b>
Single owner form; owner deceased; after settlement of estate through court proceedings.	None; Use <u>PD F 5394</u> – Follow instructions on form; it is to be signed by the persons entitled to the estate.	After settlement of estate through court proceedings, request a certified copy of the Decree of Distribution or Final Account for the estate. Death certificate for decedent named on the bonds certified by the Registrar of Vital Statistics, or similar official.	SSN(s) of person(s) receiving bond proceeds.
Single owner form; owner deceased; after settlement of estate in accordance with State statute, for example, summary administration or small estate affidavit.	None; Use <u>PD F 5394</u> – Follow instructions on form; it is to be signed by the persons entitled to the estate.	After settlement of estate by summary administration; request a certified copy of the order of summary administration; or, Small estate affidavit signed in accordance with State law; and, Death certificate for decedent named on the bonds certified by the Registrar of Vital Statistics, or similar official.	SSN(s) of person(s) receiving bond proceeds.
Co-owner or beneficiary form; both persons deceased and estate of last-deceased person named on bonds has been settled and closed; after settlement of estate through court proceedings.	None; Use <u>PD F 5394</u> – follow instructions on form; it is to be signed by the persons entitled to the estate.	After settlement of estate through court proceedings, request a certified copy of the Decree of Distribution or Final Account for the estate of the last-deceased. Death certificates for decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official.	SSN(s) of person(s) receiving bond proceeds.
Co-owner or beneficiary form; both persons deceased and estate of last-deceased person named on bonds has been settled and closed; after settlement of estate in accordance with State statute, for example, summary administration or small estate affidavit.	None; Use <u>PD F 5394</u> – follow instructions on form; it is to be signed by the persons entitled to the estate.	After settlement of estate by summary administration; request a certified copy of the order of summary administration; or, Small estate affidavit signed in accordance with State law; and, Death certificates for decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official.	SSN(s) of person(s) receiving bond proceeds.

### Redemption Cases Requiring Evidence

**You are not authorized to redeem bonds in these cases.**  
**Bonds and supporting evidence should be sent to the Bureau of the Public Debt. See Appendix M.**  
*Continued*

Bond Registration and Circumstances	Content of "Request for Payment" Section	Evidence Normally Required	TIN Required
Single owner or co-owner or beneficiary form; all persons deceased; estate of last-deceased person will not be administered through court proceedings. See the Non-administered Estates packet for details.	None; Use PD F 5336 – Follow instructions on form; it is to be signed by the person acting as voluntary representative.*	Death certificates for decedents named on the bonds certified by the Registrar of Vital Statistics, or similar official.	SSN(s) of either the person acting as voluntary representative or the person(s) receiving bond proceeds.
John Doe, an incompetent, under legal guardianship of Henry Doe; payment requested by former ward whose disability is removed.	John Doe should sign name as it appears on bond; omit words referring to disability.	Certified copy of court order showing termination of guardianship by reason of restoration to competency.	Owner's SSN.
John Doe, a minor (or incompetent) under custodianship of Henry Doe by designation of Veterans Administration; payment requested by former minor or incompetent whose disability has been removed.	Former ward should sign name as it appears on bond; omit words referring to custodianship.	Former minor needs either a letter from VA or a certified copy of birth certificate; former incompetent needs a letter from a Veterans Services Officer of VA stating that disability has been removed.	Owner's SSN.
Name of the individual changed by court order, divorce, remarriage, or naturalization.	Miss Mary Roe, changed by (show reason for change) from Mrs. Mary Doe.	If name change by remarriage, signed and certified PD F 4000 with statement above signature line completed.  Certified copy of court order, divorce decree, or naturalization papers.	Owner's SSN.
First Baptist Church.*	First Baptist Church, by John Doe, Pastor.	No evidence if the payment is requested by recognized officer. **	Employer Identification Number (EIN) assigned to the church.
XYZ Company, a corporation.*	XYZ Company, by John Doe, Treasurer.	No evidence if the payment is requested by recognized officer. **	EIN assigned to the corporation.
Deer Bear Lodge, an unincorporated association.*	Deer Bear Lodge, an unincorporated association, by John Doe, Grandmaster.	No evidence if the payment is requested by recognized officer. **	EIN assigned to the unincorporated association.
Smith and Jones, a partnership.*	Smith and Jones, a partnership by John B Smith, a general partner.	No evidence if the payment is requested by general partner. **	EIN assigned to the partnership.
John Jones DBA (doing business as) Jones Roofing Company.*	John Jones DBA Jones Roofing Company.	No evidence if the payment is requested by the proprietor. **	SSN of proprietor.

\* Series I bonds cannot be registered in the name of a corporation or organization.

\*\* If payment is requested by any other representative, a certified or sworn copy of resolution or excerpt from bylaws.

# EZ CLEAR

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*Note: Series I bonds follow the same EZ Clear procedures used for Series EE bonds.*

The EZ Clear program was designed to allow you to use the existing check collection system to process redeemed savings bonds and savings notes. All savings bonds and notes you are currently authorized to redeem must be processed through EZ Clear and deposited with your check processing Federal Reserve Bank (FRB) or sent directly to EZ Clear at FRB Cleveland, Pittsburgh Office (EZ Direct). You should continue to determine the redemption amount, affix your paid stamp, and report interest according to IRS requirements.

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## Eligible Savings Bonds



You may commingle all Series E/EE and Series I bonds and savings notes in an EZ Clear deposit.

You may commingle all Series E/EE and Series I bonds and savings notes, including older Series A-E half and full-size “paper” bonds, in an EZ Clear deposit. There is no need to separate Series A-E paper bonds from Series E/EE and Series I bonds. However, the large (8 x 7 inches) paper bonds must be folded and placed in an approved document carrier, and the carrier must be MICR-encoded. The half-size (4 x 7 inches) paper bonds may be deposited “as is” (MICR-encode directly on the bond). In the case of a repair, place the bond in an approved document carrier and MICR-encode the carrier.

Do not send bonds presented for reissue (changes in registration) through EZ Clear. Instead, these bonds should be submitted to your servicing TRS Site with the reissue requests and any supporting documents.

Series H/HH bonds for redemption should **not** be submitted through EZ Clear. Refer to Chapter 5 for proper instructions.

Savings Bond Pro® software, available free of charge from the Bureau of the Public Debt, can aid in MICR-encoding of the bonds during pricing. For more information, go to <http://www.treasurydirect.gov/instit/savbond/price/bondpro/bondpro.htm>.

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## Deposit Methods

Two deposit methods are available in the EZ Clear program. You may commingle savings bonds and notes in a normal check (mixed) cash letter or sort savings bonds and notes into a separately-sorted (fine-sort) cash letter for deposit.

Separately-sorted cash letters must indicate the agent’s name, nine-digit routing/transit number, dollar amount, item count, and date of the cash letter. With each separately-sorted cash letter, include “detail” or tape listings of the bonds contained in the cash letter. The cash letters can be deposited with your check processing Federal Reserve Bank (FRB) or sent directly to the Federal Reserve Bank of Cleveland, Pittsburgh Branch, PO Box 399, Pittsburgh, PA 15230-0399, Attn: EZ Clear.

EZ Clear fine sort customers must be enrolled as an EZ Clear depositor in order to obtain fees. An enrollment application can be obtained online at [http://www.treasurydirect.gov/instit/savbond/otc/ezclear/ezclear\\_enroll.pdf](http://www.treasurydirect.gov/instit/savbond/otc/ezclear/ezclear_enroll.pdf) or call EZ Clear at 1-800-245-2804.

<b>Deposit Methods</b>		
	<b>Mixed Cash Letter</b> (Commingled with other check items)	<b>Separately-Sorted Cash Letter</b> (Contains only savings bonds)
Teller Requirements	Same as Current	Same as Current
Encoding Requirements *	Routing/Transit Number (0000-9000-7) and redeemed amount.	Redeemed amount only. Routing/Transit number optional.
Cash Letter Size	Your FRB check processing office check deposit guidelines.	No greater than 3,000 items per cash letter. If necessary, multiple cash letters may be submitted to accommodate deposits exceeding 3,000 items.
Bundle Size	Your FRB check processing office check deposit guidelines.	Bundles should not exceed 300 bonds.
Deposit Deadline	Your FRB check processing office "mixed" check deposit deadline.	Your FRB check processing deposit deadline; if no deadline, 12:00 Noon, Monday through Friday.
Funds Availability	Same day (immediate)	Same day (immediate)
Processing Charge	Your FRB check processing office "mixed" POMO/Govt. per item fee.	No processing charge.
Redemption Fees	No redemption fees will be paid for bonds deposited in a mixed cash letter.	A redemption fee of 30 cents will be paid to the routing number on the cash letter for each bond deposited in a separately-sorted cash letter.
Deposit Options **	Directly to your FRB check processing office or through normal correspondent/respondent check arrangements.	Directly to your FRB check processing office or through normal correspondent/respondent check arrangements, or EZ Direct.
Adjustment Inquiries	Your FRB check processing office.	EZ Clear Central Site, Pittsburgh Branch, Federal Reserve Bank of Cleveland.

***\*Encoding in the Transaction Code (TC), the Auxiliary On-Us, and the Account Number (A/N) fields is strictly prohibited.*** Encoding a Routing/Transit number other than 0000-9000-7 in the Routing/Transit field is also prohibited.

***\*\*Before depositing savings bonds with a correspondent, verify that the correspondent is willing to accept these items. Also note that neither the Treasury nor the Central Processing Site will be responsible for forwarding redemption fees to institutions other than those depositing a separately-sorted cash letter directly with their FRB check processing office or with EZ Clear Direct. Therefore, please clarify with your correspondent if and how you will receive redemption fees from them.***

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## Reject Repair Options

To correct inaccurate MICR-encoded data placed on bonds, you may use one of the following three options:



### Alert!

The use of correction tabs (labels) on any field, including the amount field, is prohibited.

- Use an encoding tab on the bottom of the bond and encode on the tab. **Do not** cover any part of the bond serial number with the encoding tab.
- Apply a strip to the bottom of the bond and MICR-encode the strip.
- Place the bond in an approved document carrier that is clear on both sides and encode the carrier.

Approved document carriers should meet the “Federal Reserve System’s Return Item Carrier Guidelines.” These guidelines may be obtained from your local FRB. Adherence to these guidelines will facilitate processing at the local FRB and the Central Processing Site. Please note that document carriers may be used as repair options only and not as a normal method of encoding bonds.

When document carriers are used as a repair option, do not staple or use any other form of adhesive to attach the bond to the carrier. If the document carrier has a pressure sensitive adhesive strip, do not remove the protective covering that exposes the adhesive, as the bond may be torn or otherwise mutilated when removed from the carrier. Do not use document carriers made of clear plastic-type material because they cause sorter processing problems at the Central Site.

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## Adjustments

All EZ Clear adjustments, such as mis-priced bonds, mis-encoded bonds, and listing errors, will be directed to you through normal check adjustment channels. Reference information will be provided with each adjustment.

Depositors of mixed cash letters should direct inquiries regarding adjustments received to their FRB Check Adjustment Department.

Depositors of separately-sorted cash letters should direct inquiries to the Central Processing Site EZ Clear Adjustments Department at 1-800-245-2804 (choose Menu Option 4, then Option 4) between 7:30 a.m. and 4:30 p.m. Eastern Standard Time. The toll-free number should not be used to initiate adjustment requests, except in the case of errors that are \$10,000 or greater and are discovered after deposit.

## Facsimiles

The EZ Clear program was designed to use the check procedure for submitting facsimiles (photocopies) to regain credit for paid savings bonds and notes that are lost or destroyed internally by the depositor, while en route to the Central Processing Site, or during processing at the Central Processing Site. Include the following indemnification with savings bond and note facsimiles:

INDEMNIFICATION STATEMENT EXAMPLE				FORM 700-A
This is a facsimile of an original United States Savings Bond/Note containing the following data.				
SERIAL NUMBER	ISSUE DATE (Month/Year)	PAYMENT DATE (Month/Year)	PAYMENT AMOUNT	
C000000000EE	11/1991	05/2003	\$98.68	
The bond/note has been endorsed by the undersigned and reported missing or destroyed while in the regular course of bank collection. The undersigned guarantees the validity of this facsimile and all prior or any missing endorsements and agrees to be bound by the regulations contained in Treasury Circular No. 750, current revision (31 CFR Part 321) for any loss sustained by the Treasury or an endorsing bank in honoring this facsimile.				
Reason for Facsimile: Lost internally				
Institution Name and Address: First Nat of Canonsburg, 213 Pike Street, Canonsburg, PA 15317				
Routing and Transit # (ABA #) of Institution: 1234-5678-9				
Authorized Signature:				

Ensure that the indemnification is signed by an official of the depositing financial institution.

Endorse the facsimile (photocopy) of the savings bond (front and back) with a current stamp of the financial institution and provide a copy of the original Federal Reserve debit advice. If no Federal Reserve debit advice exists because the original savings bond or note was lost internally, include a statement to that effect on the signed facsimile submission.

When a legible facsimile of a missing bond cannot be produced, form PD F 2517 may be completed.

Mixed cash letter depositors should send facsimiles as correspondence to their FRB Check Adjustment Department.

Separately-sorted cash letter depositors should send facsimiles as correspondence to:

EZ Clear Adjustments  
Pittsburgh Branch  
Federal Reserve Bank of Cleveland  
PO Box 399  
Pittsburgh, PA 15230-0399

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## Redemption Fee Payments

A redemption fee of 30 cents is paid for every eligible savings bond or note that is deposited in a separately-sorted cash letter. The Central Processing Site pays fees monthly to each depositing financial institution (not to each paying agent or branch office). The financial institution's name and routing number must appear on separately-sorted cash letters. Financial institutions using a correspondent bank will not receive fees unless the respondent arranges with the correspondent bank to send a separate cash letter on behalf of the respondent bank.

To accommodate electronic posting, depositing agents must designate either an internal account number (demand deposit/share draft) on the EZ Clear enrollment form or a correspondent checking account.

Redemption fees are paid by issuing an Automated Clearing House (ACH) credit to the account number specified by the depositor. The ACH payment is a "demand credit", and will use a Prearranged Payments or Deposits (PPD) format accompanied by an 05 Addendum record. The payment will be effective on the last business day of each month for fees earned during the previous month.

No fees are paid for bonds deposited in mixed cash letters. In addition, you may be charged a handling fee for bonds submitted in mixed cash letters.

Questions regarding redemption fees may be directed to the Central Processing Site at 1-800-245-2804 (choose Menu Option 4, then Option 4) from 7:30 a.m. to 4:30 p.m. Eastern Standard Time.

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## Records of Redeemed Bonds

You are authorized to microfilm or use similar copy imaging to duplicate the face and back of each bond you redeem. You are required to retain such records for at least one year.

# Trusts

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As a financial institution, you will receive requests from customers to purchase, redeem, and reissue paper savings bonds involving trust registrations. This chapter provides you with information needed to handle many routine requests you may encounter.

A trust is a right of property, real or personal, held by one party for the benefit of another. It is a written, legal document that creates an entity to which an individual can transfer ownership of his/her assets. The person who creates the trust is called the **grantor**. The **trustee** is the person who will manage the assets of the trust. A **successor trustee** is the person who will manage the assets of the trust if the initial trustee is no longer able to manage the trust due to death, illness, or resignation. A person who receives the benefit of the trust's assets is called the **beneficiary**.

There are two types of trusts used with savings bonds:

1. **Personal Trust** – created by natural persons for the benefit of themselves or other individuals. Personal trusts can be either revocable or irrevocable and are referred to as the following:
  - Declaration of Trust (U/D/T) – the grantor and trustee are the same person.
  - Trust under Agreement (U/A) – the grantor and trustee are different persons.
2. **Testamentary Trust** – created under a will (U/W) and does not take effect until the grantor is deceased.

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## Purchasing Savings Bonds in a Trust Registration

When a customer wants to purchase savings bonds in a trust registration, he/she will need to complete a special fiduciary purchase application. Form PDF 5263-1 *Order for Series EE U.S. Savings Bonds To Be Registered In Name of Fiduciary* should be used to purchase Series EE bonds in a trust registration. Form PDF 5374-1 *Series I Order for U.S. Savings Bonds To Be Registered In Name of Fiduciary* should be used to purchase Series I bonds in a trust registration.

There are four important elements required in a trust registration:

- The name(s) of the trustee(s).
- The name(s) of the grantor(s).
- The nature of the trust.
- The date the trust was established (month, day, and year).

If the Internal Revenue Service has assigned a tax identification number to the trust, use that number on the purchase application. If no such number has been or is being assigned to the trust, use the grantor's social security number.

As with single owner registrations, the annual purchase limit per trust registration is \$10,000 face value for paper Series EE bonds, and \$5,000 face value for paper Series I bonds. This amount is in addition to any purchases registered in an individual investor's name, or any purchases made in TreasuryDirect®.

Description of Trust	Registration	Abbreviation
The grantor and trustee are the same person.	“John Doe trustee under declaration of trust dated 1/31/03.”	“John Doe Tr U/D/T dtd 1/31/03.”
The grantor and trustee are different persons.	“Mary Smith trustee under agreement with John Doe dated 1/31/03.”	“Mary Smith Tr U/A John Doe dtd 1/31/03.”
The trust is a family trust.	“Mary Smith trustee of the Smith Family Trust dated 1/31/03.”	“Mary Smith Tr of the Smith Fam Tr dtd 1/31/03.”
The trust is a testamentary trust created under a will and does not take effect until the grantor is deceased.	“Mary Smith trustee under the will of John Doe, deceased.”	“Mary Smith Tr U/W John Doe dec’d.”

Note: The servicing TRS site will use the abbreviated form whenever possible. *For additional trust registrations, see Appendix A, or DCPD 3-80 for Series EE bonds and DCPD 2-98 for Series I bonds.*

## Redeeming Savings Bonds in a Trust Registration

As a paying agent of United States Savings Bonds, your institution is authorized to redeem savings bonds registered in a trust inscription. Report the interest under the social security number or employer/estate identification number of the trust. Your financial institution may pay these bonds **when**:

- The person(s) requesting payment is the trustee(s) named on the bond(s).
- The trustee(s) named on the bond(s) signs the request for payment on the back of the bond(s) as trustee(s) in your presence.
- The amount being redeemed does not exceed the identification limit stated in *The Guide for Cashing Savings Bonds* (PD P 0022), and the transaction is conducted according to the rules in that guide. (See Appendix D.)
- The bonds are at least 12 months old.

To complete the transaction under these conditions, have the trustee(s) sign the back of each bond, including the capacity in which he or she is acting, and pay the trustee(s) in his or her fiduciary capacity. Report the taxable income under the trust.

Go to the Legal Rep tab in *The Guide to Cashing Savings Bonds* (PD P 0022) for step-by-step instructions.

**All other requests for redemption should be forwarded to the Bureau of the Public Debt, according to the following guidelines:**

- Personal Trust – Provide a copy of the entire trust instrument and any amendments. The copy of the trust instrument (and any amendments, if applicable) must contain a statement by the person having custody of the original that it is a true and correct copy.
- Testamentary Trust – Provide a certified copy of the will, under court seal. (The will must be probated in order for a testamentary trust to be effective.)

If the trustee named in the registration of the bond(s) is no longer acting, you must also provide one of the following:

- A certified copy of the trustee’s death certificate.
- A letter of resignation.

If the trust instrument or will does not name a successor trustee, you must provide a certified copy of the court order or other evidence.

An authorized trust registration should include the name(s) of the trustee(s), name(s) of the grantor(s), and, if applicable, the date that the trust was created.

*Note: Additional forms or documentation may be required depending on the transaction requested.*

Send the completed form(s), bond(s), and the trust instrument (if applicable) to Bureau of the Public Debt, P.O. Box 7012, Parkersburg, WV 26106-7012.

## Reissuing Savings Bonds into a Trust Registration

Series E, EE, I, H, and HH savings bonds may be reissued into a trust registration using form PD F 1851, *Request to Reissue United States Savings Bonds to a Personal Trust*. This form allows living bond owners to re-register their bonds into a personal trust.

The inscription on the application should contain:

- The name of the trustee(s).
- The name of the grantor.
- The nature of the trust.
- The date the trust was created (month, date, and year).

Condition	Actions
The bonds are in single owner registration.	<ul style="list-style-type: none"> <li>➤ Have the PD F 1851 signed by the owner of the bonds.</li> <li>➤ Certify the signature on the application using your institution's official stamp or seal, signature guarantee stamp, or issuing/paying agent validation stamp.</li> <li>➤ Have the trustee complete and sign the direct deposit authorization on PD F 5396, if Series H/HH are involved.</li> </ul>
The bonds are registered as single owner with a beneficiary.	<ul style="list-style-type: none"> <li>➤ Have the PD F 1851 signed by the owner of the bonds.</li> <li>➤ Have the beneficiary sign the PD F 1851, if Series E or H bonds are involved. If the beneficiary is deceased, provide a certified copy of the beneficiary's death certificate.</li> <li>➤ Certify the signature(s) on the application using your institution's official stamp or seal, signature guarantee stamp, or issuing/paying agent validation stamp.</li> <li>➤ Have the trustee complete and sign the direct deposit authorization on PD F 5396, if Series H/HH bonds are involved.</li> </ul>
The bonds are in co-owner registration.	<ul style="list-style-type: none"> <li>➤ Have the PD F 1851 signed by both co-owners named on the bonds. If one co-owner is deceased, provide a certified copy of the deceased co-owner's death certificate.</li> <li>➤ Certify the signature(s) on the application using your institution's official stamp or seal, signature guarantee stamp, or issuing/paying agent validation stamp.</li> <li>➤ Have the trustee complete and sign the direct deposit authorization on PD F 5396, if Series H/HH bonds are involved.</li> </ul>

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## Other Reissues Involving Trust Registrations

Once bonds are issued in a trust registration, circumstances may change which require the bonds be reissued to a new registration. Customers may request to reissue bonds to change the trust registration for the following reasons:

- Change of trustee – The trustee may change due to death, resignation, or removal.
- Termination of trust – The trust may terminate after a specific period of time, upon a specific event, or at the death of the grantor.
- Revocation of trust – The grantor of the trust may decide to revoke or nullify the trust in its entirety.
- Distribution of estate – The grantor dies and the bonds are to be distributed to specific individuals.
- Distribution of trust – The grantor is living, the trust is not revoked or terminated, and the grantor wishes to reissue bonds out of the trust registration.

Form PD F 1455, *Request by Fiduciary for Distribution of United States Treasury Securities*, is required to distribute bonds due to the termination or distribution of a trust/estate. Form PD F 4000, *Request to Reissue United States Savings Bonds*, is required to reissue bonds due to a change in trustee or revocation of trust. The reason for distribution or reissue must be shown on the appropriate form where indicated.

### Additional Requirements

- Personal Trust – Provide a copy of the entire trust instrument and any amendments. The copy of the trust instrument (and any amendments, if applicable) must contain a statement by the person having custody of the original that it is a true and correct copy.
- Testamentary Trust – Provide a certified copy of the will, under court seal. (The will must be probated in order for a testamentary trust to be effective.)

If the trustee named in the registration of the bond(s) is no longer acting, you must also provide one of the following:

- A certified copy of the trustee's death certificate.
- A letter of resignation.

If the trust instrument or will does not name a successor trustee, you must provide a certified copy of the court order or other evidence.

An authorized trust registration should include the name(s) of the trustee(s), name(s) of the grantor(s), and, if applicable, the date that the trust was created.

*Note: Additional forms or documentation may be required depending on the transaction requested.*

Send the completed form(s), bond(s), and the trust instrument (if applicable) to Bureau of the Public Debt, P.O. Box 7012, Parkersburg, WV 26106-7012.

# Examples of Trust Registrations

It is preferred that the employer identification number (EIN) for the trust be used in the registration of the bond. If there is no EIN, the social security number (SSN) of the grantor of the trust or the decedent may be used.

*It is not necessary for the trust instrument to be submitted to support the **original** issuance of Series EE or I bonds. It is important that bonds have a registration that conforms to regulations. However, the responsibility for the accuracy of the information provided rests with the purchaser.*

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## Trustees under Agreements of Trust, Declarations of Trust, Deeds of Trust, or Trust Indentures

Complete	Abbreviated
12-3456789 Paul E White trustee under declaration of trust dated 2-1-80	12-3456789 Paul E White Tr U/D/T dtd 2-1-80
12-3456789 Paul E White trustee under declaration of trust dated 2-1-80 for the benefit of Mary Smith	12-3456789 Paul E White Tr U/D/T dtd 2-1-80 FBO Mary Smith
12-3456789 Paul E White and Mary White co-trustees under declaration of trust dated 2-1-80	12-3456789 Paul E White & Mary White Co-Tr U/D/T dtd 2-1-80
12-3456789 Paul E White and Mary White co-trustees under declaration of trust dated 2-1-80 for the benefit of Sally White	12-3456789 Paul E White & Mary White Co-Tr U/D/T dtd 2-1-80 FBO Sally White
12-3456789 Paul E White trustee under agreement with Paul E White and Mary White dated 2-1-80	12-3456789 Paul E White Tr U/A Paul E White White & Mary White dtd 2-1-80
12-3456789 Beloit National Bank trustee under agreement with Paul E White dated 2-1-80 (Trust No 1)	12-3456789 Beloit Natl Bk Tr U/A Paul E White dtd 2-1-80 (Tr No 1)
12-3456789 First National Bank and Sally White Successor co-trustees under agreement with Paul E White dated 2-1-80 as amended 3-1-81 for the benefit of Mary White	12-3456789 First Natl Bk & Sally White Suc Co-Tr U/A Paul E White dtd 2-1-80 FBO Mary White
12-3456789 Paul E White and Mary White co-trustees of the White Family Trust dated March 10, 1988	12-3456789 Paul E White and Mary White Co-Tr of the White Fam Tr dtd 3-10-88

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<b>Complete</b>	<b>Abbreviated</b>
12-3456789 Tenth National Bank Trustee under agreement with Paul E White dated 2-1-80	12-3456789 Tenth Natl Bk Tr U/A Paul E White dtd 2-1-80
12-3456789 Carl A Black and Henry B Green co-trustees under agreement with Paul E White dated 2-1-80	12-3456789 Carl A Black and Henry B Green Co-Tr U/A Paul E White dtd 2-1-80
12-3456789 Carl A Black and Henry B Green co-trustees under agreement with Paul E White dated 2-1-80 for the benefit of Mary White and Beth White	12-3456789 Carl A Black and Henry B Green Co-Tr U/A Paul E White dtd 2-1-80 FBO Mary White & Beth White
12-3456789 Paul E White trustee under agreement with Mary White dated 2-1-80	12-3456789 Paul E White Tr U/A Mary White dtd 2-1-80

**Trustees under Will of Decedent (Testamentary Trust)**

<b>Complete</b>	<b>Abbreviated</b>
12-3456789 Thomas White trustee under the will of Robert Smith deceased	12-3456789 Thomas White Tr U/W Robert Smith decd
12-3456789 Thomas White and Tenth National Bank co-trustees under the will of Robert Smith deceased	12-3456789 Thomas White & Tenth Natl Bk Co-Tr U/W Robert Smith decd
12-3456789 Thomas White trustee under the will of Robert Smith deceased (Residual Trust)	12-3456789 Thomas White Tr U/W Robert Smith decd (Res Tr)
12-3456789 Thomas White trustee under the will of Robert Smith deceased for the benefit of Mary Smith	12-3456789 Thomas Smith Tr U/W Robert Smith decd FBO Mary Smith
12-3456789 Paul E White, Mary White, Sally Smith, Bob Jones, Tom Black, and Beth Jones Trustees under the will of George White, deceased	12-3456789 Option 1: Paul E White, Mary White, et al, Tr U/W George White decd Option 2: Trustees U/W George White decd



*For information regarding other trust registrations, see Department of the Treasury Circular, Public Debt Series No. 3-80, Sec. 353.7, paragraph (b), Department of the Treasury Circular, Public Debt Series No. 2-98, Sec. 360.6, paragraph (b), or contact your servicing Treasury Retail Securities (TRS) site.*

## Interest Accrual Dates for Series E/EE and I Bonds

Use the table and chart below to determine when a bond increases in value. Any bond that has reached final maturity, 30 or 40 years after the issue date, has stopped earning interest.

Series	Issue Dates	Final Maturity	Accrual Dates
E	5/41 - 4/52	40 years	All matured
E	5/52 - 1/57	40 years	All matured
E	2/57 - 5/59	40 years	All matured
E	6/59 - 11/65	40 years	All matured
E	12/65 - 5/69	30 years	All matured
E	6/69 - 11/73	30 years	All matured
E	12/73 - 6/80	30 years	See chart below
EE	1/80 - 2/93	30 years	See chart below
EE	3/93 - 4/95	30 years	See chart below *
EE	5/95 - 4/97	30 years	See chart below
EE	5/97 - Present	30 years	**
I	9/98 - Present	30 years	**

\* EE bonds with these issue dates will increase monthly for first five years and semiannually after that, unless monthly increases are needed to ensure the bonds earn 4 percent.

\*\*EE and I bonds with these issue dates increase in value monthly. I bonds with these issue dates usually increase in value monthly. If cashed before five years old, these EE and I bonds are subject to a three-month interest penalty.

Months of Issue	Months of Increases
January	January and July
February	February and August
March	March and September
April	April and October
May	May and November
June	June and December
July	July and January
August	August and February
September	September and March
October	October and April
November	November and May
December	December and June

# Forms and Informational Packets Pertinent to U.S. Savings Bonds/Notes

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Forms are available from your servicing Treasury Retail Securities site and may be downloaded from <http://www.treasurydirect.gov>. The forms are also shown on the pages indicated in parentheses.

<u>*FA 400</u> (page C-2) Request for Reissue or Refund of Purchase Price Due to Error in Issue or in Registration of United States Savings Bonds	<u>PD F 1980 E</u> (page C-28) Change of Address and/or Identification of Account for United States Registered Securities	<u>*PD F 5374</u> (page C-55) Series I Order for U.S. Savings Bonds
<u>PD F 385</u> (page C-6) Certificate of Identity	<u>PD F 2513 E</u> (page C-30) Application by Voluntary Guardian of Incapacitated Owner of United States Savings Bonds/Notes	<u>*PD F 5374-1</u> (page C-57) Series I Order for U.S. Savings Bonds to be Registered in Name of Fiduciary
<u>PD F 1048 E</u> (page C-7) Claim for Lost, Stolen, or Destroyed United States Savings Bonds	<u>PD F 2966 E</u> (page C-34) Special Bond of Indemnity by Purchaser of United States Savings Bonds/Notes Involved in a Chain Letter Scheme	<u>PD F 5394 E</u> (page C-59) Agreement and Request for Disposition of a Decedent's Treasury Securities
<u>PD F 1455 E</u> (page C-13) Request By Fiduciary For Distribution Of United States Treasury Securities	<u>PD F 4000 E</u> (page C-36) Request to Reissue United States Savings Bonds	<u>PD F 5396 E</u> (page C-67) Direct Deposit Sign-up Form
<u>PD F 1522 E</u> (page C-18) Special Form of Request for Payment of United States Savings and Retirement Securities Where Use of a Detached Request Is Authorized (Limited use form - must be obtained from TRS on a case basis)	<u>PD F 5257 E</u> (page C-43) Change of Address Notification for HH/H Accounts	
<u>PD F 1849 E</u> (page C-22) Disclaimer and Consent With Respect to United States Savings Bonds/Notes	<u>*PD F 5263</u> (page C-44) Order for Series EE U.S. Savings Bonds	
<u>PD F 1851 E</u> (page C-24) Request to Reissue United States Savings Bonds to a Personal Trust	<u>*PD F 5263-1</u> (page C-46) Order for Series EE U.S. Savings Bonds to be Registered in Name of Fiduciary	
<u>*Forms not available online.</u>	<u>PD F 5336 E</u> (page C-48) Disposition Of Treasury Securities Belonging To A Decedent's Estate Being Settled Without Administration	

Informational packets are provided to agents and customers through a Treasury Retail Securities site when the savings bond transaction must be forwarded to Public Debt for processing. Transactions that require forwarding to Public Debt include cases specific to a nonadministered estate, power of attorney, trust, or claim transaction (other than non-receipt). The packets are shown on the pages indicated in parentheses.

<u>Nonadministered Estates Packet</u> (page C-68)	<u>Power of Attorney Packet</u> (page C-70)	<u>Trust Packet</u> (page C-71)
<u>Claim Packet</u> (page C-73)		

Note: The FA 400-M is used by savings bonds agents who submit their savings bonds transactions to the Minneapolis Treasury Retail Securities Site.

FA 400 M  
Rev. 9/07

**REQUEST FOR REISSUE OF PURCHASE PRICE  
DUE TO ERROR IN ISSUE OR IN REGISTRATION OF UNITED STATES SAVINGS BONDS**

**Instructions**

Complete a separate form for each different bond registration and/or issue date that you are submitting for a reissue or refund of purchase price.

Mail the completed form to **Treasury Retail Securities, P.O. Box 214, Minneapolis, MN 55480-0214.**

1. **The undersigned presents and surrenders the following described United States Savings Bonds for**

Refund of purchase price (Reason for request must appear in Section 2.)

Reissue to correct error (Reason for request must appear in Section 2.)

2. **The undersigned certifies that the following is a true and complete explanation of the error upon which this request is based: (Required)**

BOND OWNER'S NAME IS MISSPELLED.

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3.

SERIES	DENOMINATION <small>(face amount)</small>	SERIAL NUMBER	ISSUE DATE	INSCRIPTION <small>(Social Security or Tax Identification number, names, and addresses exactly as inscribed on bonds)</small>
EE	200	R245320184	4/07	123-45-6789 AMANDA ATKINS 123 1ST AVE SOMETOWN, MN 12345

4. **The undersigned requests reissue as follows:** Correct Issue Date: APRIL 2007  
month year

-   -     or  -

Social Security Number Tax Identification Number

Owner or first-named co-owner  
AMANDA ATKINSON

Bonds to be delivered "care"of (Name, if different from above owner/co-owner)

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Address for delivery of bond(s)  
123 1ST AVE SOMETOWN MN 12345  
Street Address City State ZIP

Co-owner or Beneficiary  Co-owner  Beneficiary

Name: \_\_\_\_\_

FORM MUST BE SIGNED ON BACK (SEE REVERSE SIDE TO REQUEST REFUND)

5. Instructions for refund of purchase price

Credit our Reserve/Correspondent Account (payments can only be credited to the agent that submitted original purchase request)

ABA Routing Number: \_\_\_\_\_

Branch Number: \_\_\_\_\_

Remit payment by check, payable to:

\_\_\_\_\_  
Name of Institution

\_\_\_\_\_  
Street Address/Mailing Address

\_\_\_\_\_  
City, State & ZIP

6. If this request is granted, the undersigned holds the United States and its agents harmless on account of any claim by any other parties having, or claiming to have, interests in the bond(s), indemnifies unconditionally the United States, and will repay upon demand by the Department of the Treasury or its agents all sums of money that the Department may be obliged to pay on account of the above-described bond(s), including any interest, administrative costs, and penalties, and any other liabilities or loss the Department may incur on account of these bond(s).

OFFICIAL STAMP  
OR  
SEAL

4-23-07  
Date

BANK USA  
Name of Institution

By Jane Doe HEAD CASHIER  
Signature and Official Title or Designation

JANE DOE  
Print Name

123 MAIN ST  
Street Address

SOMETOWN, MN 12345  
City, State & ZIP

(123) 456-7890  
Phone Number (contact person)

JANE.DOE@BANKUSA.COM  
Email Address

Note: The FA 400-P is used by savings bonds agents who submit their savings bonds transactions to the Pittsburgh Treasury Retail Securities Site.

FA 400-P  
Rev. 9/07

**REQUEST FOR REISSUE OF PURCHASE PRICE  
DUE TO ERROR IN ISSUE OR IN REGISTRATION OF UNITED STATES SAVINGS BONDS**

**Instructions**  
Complete a separate form for each different bond registration and/or issue date that you are submitting for a reissue or refund of purchase price.  
Mail the completed form to Treasury Retail Securities, P.O. Box 299, Pittsburgh, PA 15230-0299p.

1. The undersigned presents and surrenders the following described United States Savings Bonds for

Refund of purchase price (Reason for request must appear in Section 2.)

Reissue to correct error (Reason for request must appear in Section 2.)

2. The undersigned certifies that the following is a true and complete explanation of the error upon which this request is based: (Required)

OWNER NOT ENTITLED DUE TO TERMINATION OF EMPLOYMENT.  
FUNDS DEDUCTED FROM PAYROLL NOT SUFFICIENT TO  
ISSUE BOND; BALANCE IN ACCOUNT TO BE  
REFUNDED TO EMPLOYEE.

3.

SERIES	DENOMINATION (face amount)	SERIAL NUMBER	ISSUE DATE	INSCRIPTION (Social Security or Tax Identification number, names, and addresses exactly as inscribed on bonds)
EE	100	C719579102	6102	123-45-6789 MARVIN MARTIN 123 1ST AVE SOMETOWN, PA12345

4. The undersigned requests reissue as follows: Correct Issue Date: \_\_\_\_\_ month \_\_\_\_\_ year

-  -  or  -  -

Social Security Number Tax Identification Number

Owner or first-named co-owner \_\_\_\_\_

Bonds to be delivered "care of" (Name, if different from above owner/co-owner) \_\_\_\_\_

Address for delivery of bond(s) \_\_\_\_\_

Street Address City State ZIP

Co-owner or Beneficiary  Co-owner  Beneficiary

Name: \_\_\_\_\_

FORM MUST BE SIGNED ON BACK (SEE REVERSE SIDE TO REQUEST REFUND)

5. Instructions for refund of purchase price

Credit our Reserve/Correspondent Account (payments can only be credited to the agent that submitted original purchase request)

ABA Routing Number: 444 444 444

Branch Number: \_\_\_\_\_

Remit payment by check, payable to: \_\_\_\_\_

Name of institution

Street Address/Mailing Address

City, State & ZIP

6. If this request is granted, the undersigned holds the United States and its agents harmless on account of any claim by any other parties having, or claiming to have, interests in the bond(s), indemnifies unconditionally the United States, and will repay upon demand by the Department of the Treasury or its agents all sums of money that the Department may be obliged to pay on account of the above-described bond(s), including any interest, administrative costs, and penalties, and any other liabilities or loss the Department may incur on account of these bond(s).

OFFICIAL STAMP  
OR  
SEAL

6-20-07  
Date

BANK USA  
Name of institution

By Jane Doe HEAD CASHIER  
Signature and Official Title or Designation

JANE DOE  
Print Name

123 MAIN ST  
Street Address

SOMETOWN, PA 12345  
City, State & ZIP

(123) 456-7890  
Phone Number (contact person)

JANE.DOE@BANKUSA.COM  
Email Address

For official use only: Customer Name	Customer No.
PD F 0385 E Department of the Treasury Bureau of the Public Debt (Revised November 2006)	
<b>CERTIFICATE OF IDENTITY</b>	
OMB No. 1535-0048	
<b>IMPORTANT:</b> Follow instructions in filling out this form. You should be aware that the making of any false, fictitious or fraudulent claim or statement to the United States is a crime under the laws of the United States.	
<b>PRINT IN INK OR TYPE ALL INFORMATION</b>	
<b>Affidavit</b>	
• I certify that the names <u>PEANUT PARSONS</u> and <u>PETER P PARSONS</u> refer to the same person, whose correct name is <u>PETER PAUL PARSONS</u> .	
• Is there now or was there during <u>2007</u> any other person known to you by either/any (Date or Period of Time) of these names? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, please explain:	
• The names are different because: <u>"PEANUT" WAS A NICKNAME FOR PETER PAUL PARSONS BY HIS FAMILY AND FRIENDS.</u>	
• The source of my knowledoe is: <u>I HAVE KNOWN PETER PAUL PARSONS FOR OVER 25 YEARS.</u>	
<b>Signature - A person not named on the securities or has no interest in them must sign this form in the presence of a certifying officer.</b>	
Sign Here: =>	<u>Joe Friendly</u> <u>555-123-4567</u> <small>(Signature of Applicant) (Daytime Telephone Number)</small>
Home Address:	<u>123 ANY LANE</u> <u>SOMETOWN</u> <u>IL</u> <u>12345</u> <small>(Number and Street or Rural Route) (City) (State) (ZIP Code)</small>
<b>Certification - (Certifying Officer - The individual must sign in your presence. Complete the certification and affix your stamp or seal.)</b>	
I CERTIFY that <u>JOE FRIENDLY</u> , whose identity is known or proven to me, personally appeared before me this <u>25</u> day of <u>JUNE</u> , <u>2007</u> , at <u>SOMETOWN IL</u> , and signed this form. <small>(Month) (Year) (City) (State)</small>	
(OFFICIAL STAMP OR SEAL)	<u>Jane Doe</u> <u>HEAD CASHIER</u> <small>(Signature and title of certifying officer)</small> <u>BANK USA, 123 MAINST</u> <small>(Street address)</small> <u>SOMETOWN IL 12345</u> <small>(City) (State) (ZIP Code)</small>

**INSTRUCTIONS**

A person who has **NO** interest in the securities must complete and sign this form, confirming the individual's identity. Unless otherwise instructed in accompanying correspondence, mail to the Treasury Retail Securities Site that requested this form or to the Department of the Treasury, Bureau of the Public Debt, using the addresses listed below:

- > Definitive (paper) savings bonds - PO Box 7012, Parkersburg, WV 26106-7012
- > All marketable securities and electronic savings bonds - PO Box 426, Parkersburg, WV 26108-0426

**CERTIFICATION**

**Person who signs form** - You must sign the form in the presence of an officer authorized to certify assignments or requests for payment of United States savings and retirement securities. Authorized certifying officers are available at financial institutions, including credit unions, in the United States. For complete lists of such officers, see Department Circulars, Nos. 300 and 530, and Public Debt Series, Nos. 3-80 and 2-98.

**Certifying officer** - The person appearing before you must establish identification by positive and reliable evidence before this form is signed, unless he/she is personally known to you. You must complete and sign the certification form and affix your organization's seal or stamp. If you are an employee (rather than an officer) authorized to certify, insert the words "Authorized Signature" in the space provided for the title.

**NOTICE UNDER PAPERWORK REDUCTION ACT**

We estimate that it will take you about 10 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328.



**3. AUTHORITY** – Provide details regarding your authority to complete a claim for the missing bonds.

- Are you named on the bonds?  Yes  No If Yes, skip to Item 4. If No, provide the following information:  
Describe your authority: \_\_\_\_\_  
(Show authority: i.e., parent, guardian, conservator, legal representative, administrator, executor, etc.)
- Are you court-appointed?  Yes  No (If Yes, see LEGAL REPRESENTATIVE in the Instructions.)

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**4. MINORS** – Provide details regarding any minor named on the bonds. (See MINORS in the Instructions.)

- Is there a minor named on the bonds?  Yes  No If No, skip to Item 5. If Yes, fully complete the following:
- What is the minor's :
  - Name? MICHAEL M MILLER > DOB? 09/20/2001
  - Social Security Number? 123-45-6789
- What is your relationship to the minor? FATHER
- Does the minor live with you?  Yes  No  
If No, with whom? MELODIE MILLER MOTHER  
(Name) (Relationship to Minor)  
123 2ND LANE N, SOMETOWN, IL 12345  
(Address)
- Who provides the minor's chief support?  
MELODIE MILLER MOTHER  
(Name) (Relationship to Minor)  
SAME AS ABOVE  
(Address)
- Are both parents able to sign the application for relief?  Yes  No  
If Yes, skip to Item 5. If No, fully complete the following:
  - Why are you unable to obtain the signature? \_\_\_\_\_
  - Did that parent have access to the bonds?  Yes  No
  - Could that parent have possession of the bonds?  Yes  No

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**5. RELIEF REQUESTED** – Indicate whether substitute bonds or payment is desired. (See Item 5 in the Instructions.)

- I/We hereby request:  Substitute Bonds  Payment by Check  Payment by Direct Deposit  
Name(s) in which check is to be drawn: \_\_\_\_\_  
(If bonds are in coownership form, see Item 5 in the Instructions.)

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**6. DELIVERY INSTRUCTIONS** – Complete only Item 6A or 6B.

**A. MAIL BONDS OR REDEMPTION CHECK TO:**

MELVIN M MILLER  
(Name)  
123 1ST AVE SOMETOWN IL 13245  
(Number and Street, Rural Route, or PO Box) (City) (State) (ZIP Code)

**B. DIRECT DEPOSIT FUNDS AS AUTHORIZED BELOW:**

\_\_\_\_\_  
(Name/Names on the Account)  
\_\_\_\_\_  
(Depositor's Account No.) Type of Account:  Checking  Savings  
Bank Routing No.    -    -   
\_\_\_\_\_  
(Financial Institution's Name) (Phone No.)

**7. SIGNATURES AND CERTIFICATION**

I/We severally petition the Secretary of the Treasury for relief as authorized by law and, if relief is granted, acknowledge that the original bonds become the property of the United States. Upon the granting of relief, I/we assign all our right, title, and interest in the original bonds to the United States and bind myself/ourselves, my/our heirs, executors, administrators, successors and assigns, jointly and severally: (1) to surrender the original bonds to the Department of the Treasury if they are recovered; (2) to hold the United States harmless due to any claim by any other parties having, or claiming to have, interests in these bonds; and (3) upon demand by the Department of the Treasury, to indemnify unconditionally the United States and repay to the Department of the Treasury all sums of money which the Department may pay due to the redemption of these original bonds, including any interest, administrative costs and penalties, and any other liability or losses incurred as a result of such redemption. I/We consent to the release of any information in this form or regarding the bonds described to any party having an ownership or entitlement interest in these bonds.

I/We certify, under penalty of perjury, and severally affirm and say that the bonds described on this form have been lost, stolen, or destroyed, and that the information given is true to the best of my/our knowledge and belief.

*You must wait until you are in the presence of a certifying officer to sign this form.*

Sign Here → Melvin Miller (Signature) MELVIN MILLER (Print Name)

Home Address 123 1ST AE (Number and Street or Rural Route) 123-45-6789 (Social Security Number)

SOMETOWN IL 12345 (City) (State) (ZIP Code) 555-777-7777 (Daytime Telephone Number)

Check "YES" to give us permission to contact you by e-mail or check "NO" if you do not wish to be contacted by e-mail.  Yes  No

E-Mail Address \_\_\_\_\_

Sign Here → Melodie Miller (Signature) MELODIE MILLER (Print Name)

Home Address 123 2ND LANE N (Number and Street or Rural Route) 987-65-4321 (Social Security Number)

SOMETOWN IL 12345 (City) (State) (ZIP Code) 555-555-5555 (Daytime Telephone Number)

Check "YES" to give us permission to contact you by e-mail or check "NO" if you do not wish to be contacted by e-mail.  Yes  No

E-Mail Address \_\_\_\_\_

Sign Here → \_\_\_\_\_ (Signature) \_\_\_\_\_ (Print Name)

Home Address \_\_\_\_\_ (Number and Street or Rural Route) \_\_\_\_\_ (Social Security Number)

\_\_\_\_\_  
(City) (State) (ZIP Code) (Daytime Telephone Number)

Check "YES" to give us permission to contact you by e-mail or check "NO" if you do not wish to be contacted by e-mail.  Yes  No

E-Mail Address \_\_\_\_\_

**Certifying Officer – The individuals must sign in your presence. Complete the certification and affix your stamp or seal.**

I CERTIFY that Melvin Miller, whose identity is known or was proven to me, personally appeared before me this 23 day of April, 2008 at SOMETOWN IL and signed this form.

(City) (State)

(OFFICIAL STAMP OR SEAL) Jane Doe - head cashier (Signature and title of certifying officer)

Bank USA (Number and Street or Rural Route) 123 Main St

Sometown IL 12345 (City) (State) (ZIP Code)

I CERTIFY that Melodie Miller, whose identity is known or was proven to me, personally appeared before me this 23 day of April, 2008 at Sometown (City) IL (State) and signed this form.

(OFFICIAL STAMP OR SEAL)

John Doe MANAGER (Signature and title of certifying officer)  
BANKUSA (Number and Street or Rural Route)  
Sometown IL 12345 (City) (State) (ZIP Code)

I CERTIFY that \_\_\_\_\_, whose identity is known or was proven to me, personally appeared before me this \_\_\_\_\_ day of \_\_\_\_\_ (Month) \_\_\_\_\_ (Year) at \_\_\_\_\_ (City) \_\_\_\_\_ (State) and signed this form.

(OFFICIAL STAMP OR SEAL)

\_\_\_\_\_  
 (Signature and title of certifying officer)  
 \_\_\_\_\_  
 (Number and Street or Rural Route)  
 \_\_\_\_\_ (City) \_\_\_\_\_ (State) \_\_\_\_\_ (ZIP Code)

**RESERVED FOR IDENTIFICATION NOTATIONS**

- Customer Account Number and Date Established: \_\_\_\_\_  Document(s) Description: \_\_\_\_\_
- Identified by (Signature and Address): \_\_\_\_\_

**INSTRUCTIONS TO CERTIFYING OFFICER**

Each person appearing before you must establish identification by positive and reliable evidence before this form is signed, unless he or she is personally known to you. Place an adequate notation above or on a separate record, showing exactly how identification was established. A notation is adequate if it is sufficiently detailed to permit, at a later date, a determination of the exact identification actually used. You and, if you are an officer or employee of an organization, the organization will be held fully responsible for the adequacy of the identification.

The signatures to the form must be executed in your presence. Fully complete and sign the certification form provided for each signature you witness.

If you are an employee (rather than an officer) authorized to certify signatures, insert the words "Authorized Signature" in the space provided for the title. Insert the place and date, as required on the form, and impress the seal of your organization.

**PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE**

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a social security number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 20 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND completed form to the above address; send to correct address shown in "WHERE TO SEND" in the Instructions.**

**INSTRUCTIONS**

**PURPOSE OF FORM** – Use this form to apply for relief on account of the loss, theft, or destruction of United States Savings Bonds. "Bonds," as used on this form, refers to Savings Bonds, Savings Notes, Retirement Plan Bonds, or Individual Retirement Bonds.

**WHO MAY APPLY** – This form must be completed and signed by all persons named on the bonds, or by an authorized representative.

**ATTACHMENTS** – If more space is needed for any item, use a plain sheet of paper and attach it to the form.

**PROOF OF DEATH** – If a registrant is deceased, a certified copy of his/her official death certificate must be submitted with this form.

**LEGAL REPRESENTATIVE** – If you were appointed as legal representative because:

- the owner is deceased (with no surviving coowner or beneficiary named on the bonds), or
- the owner or coowner is a minor, or
- the owner or coowner is incapacitated,

complete the form and submit a court certificate or certified copy of your letters of appointment, under court seal, showing the appointment is still in full force. If your name and official capacity are shown in the registration of the bonds, evidence of your appointment is **not** necessary.

If no legal representative has been appointed for a deceased or incompetent owner, advise the Bureau of the Public Debt and additional instructions will be provided.

**MINORS** – If a minor (who does not have a court-appointed guardian) is named on the bonds, the minor must complete and sign the form on his/her own behalf if, *in the opinion of the certifying officer*, he/she is of sufficient competency and understanding to comprehend the nature of the transaction. Otherwise, the form must be signed by both parents on the minor's behalf. If the minor does not reside with either parent, the form must be completed and signed by the person who furnishes the minor's chief support.

**SOMEONE ELSE HAD THE BONDS** – If another person had possession of the bonds or knowledge of the circumstances of the loss, that person must provide a separate statement explaining the circumstances.

**AMOUNT OF BONDS EXCEEDS \$5,000** – If the amount of the bonds involved exceeds \$5,000 and an investigation was made by a law enforcement agency or an insurance, transportation, or similar business organization, provide a copy of the report.

**COMPLETION OF FORM** – Print clearly in ink or type all information requested.

<p><b>ITEM 1.</b> Describe the missing bonds. If you don't know the bond serial numbers, indicate the total number of missing bonds and provide as much of the requested identifying information as possible.</p>
<p><b>ITEM 2.</b> Mark the appropriate boxes and provide complete details of the loss, theft, or destruction.</p>
<p><b>ITEM 3.</b> Provide details regarding your authority to complete a claim for the missing bonds. If you have been court-appointed, see "LEGAL REPRESENTATIVE" above.</p>
<p><b>ITEM 4.</b> Complete this item if a minor is named on the bonds and he/she is not of sufficient competency and understanding to complete the form on his/her own behalf. Provide the minor's name, date of birth, Social Security Number, and all other requested information. See "MINORS" above for more information.</p>
<p><b>ITEM 5.</b> Indicate whether you want substitute bonds, payment by check, or payment by direct deposit. If you select "payment by check" and the bonds are in the names of living coowners, provide the name of the coowner to whom the check should be issued. Otherwise, if both coowners sign the form, the check will be issued to both coowners and interest will be reported under the first-named coowner's Social Security Number. Complete Item 6A to provide delivery instructions for the bonds or check. Complete Item 6B if payment by direct deposit is preferred.</p> <p><b>NOTE: Series EE and Series I bonds issued February 2003 and later are not eligible for payment until one full year after issue; if payment is requested and such bonds are less than one year old, substitute bonds will be issued instead. Also, if substitute bonds are requested and a bond is within less than one full calendar month of reaching its final maturity, payment will be made instead.</b></p>
<p><b>ITEM 6.</b> Complete Item 6A to provide mailing instructions for the bonds or redemption check or complete Item 6B to provide instructions for direct deposit of the redemption payment.</p>
<p><b>ITEM 7.</b> Each person whose signature is required must sign the form in ink, print his/her name, and provide his/her home address, Social Security Number, daytime telephone number, and, if applicable, e-mail address. Each signature must be certified (see <b>CERTIFICATION</b> below).</p>

**CERTIFICATION** – Each person whose signature is required must appear before and establish identification to the satisfaction of an authorized certifying officer. The signatures to the form must be signed in the officer's presence. The certifying officer must affix the seal or stamp, which is used when certifying requests for payment. Authorized certifying officers are available at most financial institutions, including credit unions, in the United States. For a complete list of such officers, see Department of the Treasury Circulars, Nos. 300 and 530, and Public Debt Series, Nos. 3-80 and 2-98.

**WHERE TO SEND** – Send the application and any additional information to the Department of the Treasury, Bureau of the Public Debt, using the address listed below that is appropriate to the type of security involved:

- > HH/H savings bonds – PO Box 2186, Parkersburg, WV 26106-2186
- > E/EE/I savings bonds – PO Box 7012, Parkersburg, WV 26106-7012

**Note:** The instruction page (5) and the continuation page (6), if not needed, may be retained.

**For Bond-Related Inquiries:**

- Email: [SavBonds@bpd.treas.gov](mailto:SavBonds@bpd.treas.gov) • Phone: (304) 480-7711 • Fax: (304) 480-6010

(5)

PD F 1048





**PART B – DISTRIBUTION OF SECURITIES AND PAYMENTS (Continued)**

I/We request that the securities and/or related payments be distributed as follows:

**1. Distribute to:** \_\_\_\_\_  
(Name)

\_\_\_\_\_ OR \_\_\_\_\_  
(Social Security Number) (Employer Identification Number)

\_\_\_\_\_  
(Address and Telephone Number)

**2. Description of securities and/or related payments:**

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION

**3. Extent of distribution:**  In full  
 \_\_\_\_\_ (Amount, Fractional Share, or Percentage)

I/We request that the securities and/or related payments be distributed as follows:

**1. Distribute to:** \_\_\_\_\_  
(Name)

\_\_\_\_\_ OR \_\_\_\_\_  
(Social Security Number) (Employer Identification Number)

\_\_\_\_\_  
(Address and Telephone Number)

**2. Description of securities and/or related payments:**

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION

**3. Extent of distribution:**  In full  
 \_\_\_\_\_ (Amount, Fractional Share, or Percentage)

**PART C - SIGNATURES AND CERTIFICATIONS**

*We certify under penalty of perjury that the information provided herein is true and correct to the best of my/our knowledge and belief and agree to distribution of the securities as indicated in Part B. I/We bind ourselves, our heirs, legatees, successors and assigns, jointly and severally, to hold the United States harmless on account of the transaction requested, to indemnify unconditionally and promptly repay the United States in the event of any loss which results from this request, including interest, administrative costs, and penalties. I/We consent to the release of any information regarding this transaction, including information contained in this application, to any party having an ownership or entitlement interest in the securities or payments.*

**You must wait until you are in the presence of a certifying officer to sign this form.**

Sign Here: ⇒ John Smith  
(Applicant's Signature)

**EXECUTOR UNDER WILL OF RICHARD Z HALL, DECD**  
(Applicant's Title)

23 summer place Coleman TX 76384  
(Number and Street, Rural Route, or PO Box) (City) (State) (ZIP Code)

\_\_\_\_\_  
(Daytime Telephone Number) \_\_\_\_\_  
(E-Mail Address)

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Sign Here: ⇒ \_\_\_\_\_  
(Applicant's Signature)

\_\_\_\_\_  
(Applicant's Title)

\_\_\_\_\_  
(Number and Street, Rural Route, or PO Box) (City) (State) (ZIP Code)

\_\_\_\_\_  
(Daytime Telephone Number) \_\_\_\_\_  
(E-Mail Address)

**Certifying Officer - The individuals must sign in your presence. You must complete the certification and affix your stamp or seal.**

I CERTIFY that John Smith, whose identity is known or was proven to me, personally appeared before me this 25 day of June, 2008 at Coleman TX and signed this form. (Month) (Year)

John Doe AVP  
(Signature and Title of Certifying Officer)

**(OFFICIAL STAMP OR SEAL)**

Bank USA 118 Main St  
(Number and Street or Rural Route)

Coleman TX 76384  
(City) (State) (ZIP Code)

**ACCEPTABLE CERTIFICATIONS:** Financial Institution's Official Seal or Stamp (Such as Corporate Seal, Signature Guaranteed Stamp, or Medallion Stamp).

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I CERTIFY that \_\_\_\_\_, whose identity is known or was proven to me, personally appeared before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ at \_\_\_\_\_, \_\_\_\_\_, and signed this form. (Month) (Year)

\_\_\_\_\_  
(City) (State)

\_\_\_\_\_  
(Signature and Title of Certifying Officer)

\_\_\_\_\_  
(Number and Street or Rural Route)

\_\_\_\_\_  
(City) (State) (ZIP Code)

**(OFFICIAL STAMP OR SEAL)**

**ACCEPTABLE CERTIFICATIONS:** Financial Institution's Official Seal or Stamp (Such as Corporate Seal, Signature Guaranteed Stamp, or Medallion Stamp).

**INSTRUCTIONS**

**USE OF FORM** – One or more fiduciaries (individual or corporate) must use this form to establish entitlement and request distribution of United States Treasury Securities and/or related payments to the person lawfully entitled (e.g., termination of trust, distribution of an estate, attainment of majority, restoration to competency).

If more space is needed for any item, use a plain sheet of paper or make photocopies, as necessary, and attach to the form.

**PART A – REASON FOR DISTRIBUTION**

Mark the box to show the reason for the distribution. If you mark "Other," describe the reason.

Submit a copy of all evidence that establishes your authority to request this transaction. For example, if you are the administrator or executor of an estate, provide a certified copy of your letters of appointment, dated within one year of submission. Submit certified copies of death certificates for all deceased registrants.

**PART B – DISTRIBUTION OF SECURITIES AND PAYMENTS**

Complete Items 1 through 3.

1. Enter the name of only one distributee in each Part B, Item 1. (A separate Part B must be completed for each distributee.) Enter the appropriate social security number or employer identification number.
2. Describe only the securities and/or checks which the person shown in Item 1 is to receive, in whole or in part:
  - **TITLE OF SECURITY** – Identify each security by series, interest rate, type, CUSIP, call and maturity date, as appropriate. If describing a check, insert the word "check."
  - **ISSUE DATE** – Provide the issue date of each security or check.
  - **FACE AMOUNT** – Provide the face amount (par or denomination) of each security or check.
  - **IDENTIFYING NUMBER** (if applicable) – Provide the serial number of each security, the confirmation number, or the check number.
  - **REGISTRATION** – Provide the registration of each security, check, or account; also provide the account number, if any.

**EXAMPLES:**

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION
<i>Paper Marketable Security</i> 9 1/8 % TREASURY BOND OF 2004-2009 MATURES 5/15/09 CUSIP 912810CG1	5/15/79	\$5,000	Serial # 123	JOHN DOE AND JANE DOE SSN 222-22-2222
<i>Electronic Marketable Security</i> CUSIP 912795QW4	2/5/04	\$1,000		ACCT # 4800-123-1234 JOHN DOE SSN 222-22-2222
<i>Electronic Series I Savings Bond</i> SERIES I	1/1/02	\$100	Confirmation # 12345	ACCT # N-111-11-1111 JOHN DOE
<i>Paper Series EE Savings Bond</i> SERIES EE	7/99	\$100	Serial # C-123,456,789-EE	SSN 222-22-2222 JOHN DOE OR JANE DOE
Check CHECK	7/26/04	\$351.02	Check # 502123456	JOHN DOE

☞ If unsure what to provide in each of the areas, furnish all identifying information in the space for REGISTRATION.

3. Mark the box "In full" if the person listed in Item 1 is to receive the entire value of the securities and/or checks described in Item 2; or if the person listed in Item 1 is not to receive the entire value, mark the second box and provide the appropriate amount, fractional share, or percentage he/she is to receive.

Part B continued next page

**PART B – DISTRIBUTION OF SECURITIES AND PAYMENTS (Continued)**

In most cases, we will need additional forms and/or information from the distributee. If so, we may contact the distributee directly. If the transaction can be processed without additional forms or information from the distributee, we will send the securities and/or payments directly to the distributee.

Note: If the distributee wants payment of eligible paper securities and the securities are:

- Savings bonds or notes, he/she must complete the request on the reverse of the bond.
- Marketable securities, the fiduciary must complete the assignment on the reverse of the security. The distributee must complete IRS Form W-9.

Any interest that is or becomes due on securities belonging to the estate of the decedent will be paid to the person to whom the securities are distributed, unless otherwise requested.

**PART C – SIGNATURES AND CERTIFICATIONS**

**SIGNATURES** – The application must be signed in ink. Sign the form in your fiduciary capacity. If the request is on behalf of a corporate fiduciary, the name of the corporation must be given, followed by the signature and title of an authorized officer. If there are two or more fiduciaries, all must join in the request unless by express statute, decree of court, or the terms of the instrument under which the fiduciaries are acting, one or more of them may properly execute the request.

**CERTIFICATION** – Each person whose signature is required must appear before and establish identification to the satisfaction of an authorized certifying officer. The signatures to the form must be signed in the officer's presence. The certifying officer must affix the seal or stamp which is used when certifying requests for payment. Authorized certifying officers are available at most financial institutions, including credit unions.

Sample certification for a financial institution:

SIGNATURE GUARANTEED

ABC National Bank  
Hillview Branch

\_\_\_\_\_  
Authorized Signature

Acceptable certification for a brokerage:

SIGNATURE GUARANTEED

MEDALLION GUARANTEED  
Generic Brokerage

\_\_\_\_\_  
Authorized Signature

XXXXXXXXXX

SECURITIES TRANSFER AGENTS MEDALLION PROGRAM

[Bar Code]

**ADDITIONAL EVIDENCE** – The Commissioner of the Public Debt, as designee of the Secretary of the Treasury, reserves the right in any particular case to require the submission of additional evidence.

**RETURN OF EVIDENCE** – If you want the evidence submitted with this form returned to you, please provide a written request when you submit the form and evidence.

**WHERE TO SEND** – Unless otherwise instructed in accompanying correspondence, send to the Department of the Treasury, Bureau of the Public Debt, using the address listed below:

- Definitive (paper) savings bonds – PO Box 7012, Parkersburg, WV 26106-7012
- Book entry savings bonds – PO Box 7015, Parkersburg, WV 26106-7015
- Series H or Series HH Savings Bonds – PO Box 2186, Parkersburg, WV 26106-2186
- All marketable securities – PO Box 426, Parkersburg, WV 26106-0426

**PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE**

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a social security number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt, agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 30 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1329. **DO NOT SEND completed form to this address; send to the correct address shown in "WHERE TO SEND" in the instructions.**

For official use only: Customer Name _____	Customer No. _____
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PD F 1522 E  
Department of the Treasury  
Bureau of the Public Debt  
(Revised March 2008)

**SPECIAL FORM OF REQUEST FOR PAYMENT OF  
UNITED STATES SAVINGS AND RETIREMENT  
SECURITIES WHERE USE OF A DETACHED  
REQUEST IS AUTHORIZED**

OMB No. 1535-0004

FOR OFFICIAL USE ONLY TRANSFER MONTH & YEAR ____/____
FISCAL AGENT CODE _____

**1. DESCRIPTION OF BONDS**

I am the owner or person entitled to payment of the securities described below, which bear the name(s) of  
**DENISE DOE**

ISSUE DATE	SERIAL NUMBER	ISSUE DATE	SERIAL NUMBER	ISSUE DATE	SERIAL NUMBER
02/84	C430601301EE	06/84	R89210112EE	10/88	X12013512EE

*(If you need more space, use the continuation sheet on page 3.)*

**2. REQUEST FOR PAYMENT**

I request that the described bonds be redeemed and payment be made in the form of {  a check.  Direct Deposit.

To the extent of: \_\_\_\_\_  
*(Complete this line only if partial redemption and reissue of the remainder is desired or if the signer is only entitled to a portion of the bonds listed. See Item 2 in the Instructions.)*

\_\_\_\_\_ 333-44-5555 \_\_\_\_\_  
(Social Security Number of Payee)    **OR**    (Employer Identification Number of Payee)

**3. DELIVERY INSTRUCTIONS** *(Read Item 3 in the Instructions before completing this section and complete only Item 3A or 3 B.)*

**A. MAIL REDEMPTION CHECK TO:**

\_\_\_\_\_  
(Name)  
\_\_\_\_\_  
(Number and Street or Rural Route)                      (City)                      (State)                      (ZIP Code)

**B. DIRECT DEPOSIT FUNDS AS AUTHORIZED BELOW:**

DENISE DOE \_\_\_\_\_  
(Name/Names on the Account)  
987654321 \_\_\_\_\_ Type of Account:  Checking  Savings  
(Depositor's Account No.)  
Bank Routing No. 219063220 \_\_\_\_\_  
BIGNAME DEPOSIT BANK \_\_\_\_\_ (666) 222-5555 \_\_\_\_\_  
(Financial Institution's Name)                      (Phone No.)

4. SIGNATURE

**You must wait until you are in the presence of a certifying officer to sign this form.**

Sign Here: <u>Denise Doe</u> <small>(Signature)</small>	<u>DENISE DOE</u> <small>(Print Name)</small>
Home Address <u>700 MAIN ST</u> <small>(Number and Street or Rural Route)</small>	_____ <small>(E-Mail Address)</small>
<u>SOMETOWN IL 12345</u> <small>(City) (State) (ZIP Code)</small>	<u>(666) 123-4567</u> <small>(Daytime Telephone Number)</small>

**Certifying Officer - The individual must sign in your presence. Complete the certification and affix your stamp or seal.**

I CERTIFY that Denise Doe, whose identity is known or was proven to me, personally appeared before me this 10 day of July, 2008 at Sometown IL, and signed this form.

Jane Anderson  
(Signature of Certifying Officer)  
VP  
(Title of Certifying Officer)  
55 1st St  
(Number and Street or Rural Route)  
Sometown IL 08124  
(City) (State) (ZIP Code)

**(OFFICIAL STAMP OR SEAL)**

**RESERVED FOR IDENTIFICATION NOTATIONS**

Customer Account Number and Date Established: 987654321, 3/76  Document(s) - Description: \_\_\_\_\_

Identified by (Signature and Address): \_\_\_\_\_

**INSTRUCTIONS TO CERTIFYING OFFICER**

Each person appearing before you must establish identification by positive and reliable evidence before this form is signed, unless he or she is personally known to you. Place an adequate notation above or on a separate record, showing exactly how identification was established. A notation is adequate if it is sufficiently detailed to permit, at a later date, a determination of the exact identification actually used. You and the organization will be held fully responsible for the adequacy of the identification.

The signatures to the request must be executed in your presence. Fully complete and sign the certification form provided for your use for each signature you witness.

If you are an employee (rather than an officer) authorized to certify signatures, insert the words "Authorized Signature" in the space provided for the title. Insert the place and date, as required on the form, and impress the seal of your organization.

**PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE**

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a social security number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 15 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND completed form to the above address; send to correct address shown in "WHERE TO SEND" in the instructions.**



**INSTRUCTIONS**

**USE OF FORM** – Use this form to request payment of United States Savings Bonds, Savings Notes, Retirement Plan Bonds, and Individual Retirement Bonds.

**WHO MAY COMPLETE** – This form may be completed by the owner, coowner, surviving beneficiary, legal representative of the estate of a deceased or incompetent owner, persons entitled to the estate of a deceased registrant, or such other persons who may be entitled to payment under the regulations governing United States Savings Bonds. A minor may sign this form, if in the opinion of the certifying officer, he/she is of sufficient competency to understand the nature of the transaction. (See CERTIFICATION below.) An incompetent person may not sign this form.

**COMPLETION OF FORM** – Print clearly in ink or type all information requested.

**ITEM 1. DESCRIPTION OF BONDS** – Provide the name(s) of the person(s) shown in the inscription of the bonds for which payment is requested. Describe the bonds by issue date and serial number. If more space is needed, use the continuation sheet on page 3. If additional space is needed, use a continuation sheet (PD F 3500) and attach it to this form.

**ITEM 2. REQUEST FOR PAYMENT**

- ✓ Mark the appropriate box to indicate whether a check in payment or Direct Deposit of the funds to an account at a financial institution is desired.
- ✓ If the signer is entitled to a distributive share of the listed bonds or if partial redemption of bonds and reissue of the remainder is desired, that fact must be shown on the line provided. Check the box "to the extent of" and insert "\$ \_\_\_\_\_ (face amount) and reissue of the remainder." If such bonds have not reached final maturity, partial redemption, at the current redemption value, will be made in amounts corresponding to authorized denominations and the remainder will be reissued showing the original issue date(s). If such bonds have reached final maturity, partial redemption is not permitted and, in this event, full payment will be made.
- ✓ The payee's taxpayer identification number **must** be provided. Furnish the social security number if the payee is an individual. If an estate is involved and IRS has assigned an employer identification number, provide that number.

**ITEM 3. DELIVERY INSTRUCTIONS**

- ✓ If payment is to be made by check, furnish the name and address where the check is to be mailed in Item 3A.
- ✓ For payment by Direct Deposit, complete Item 3B. Furnish the name(s) on the account, the account number, the type of account, and the financial institution's name, the routing/transit number which identifies the institution, and the institution's phone number. You may need to contact the financial institution to obtain the routing number.

**ITEM 4. SIGNATURE** – The person requesting payment of the bonds must sign the form in ink, print his/her name, and provide his/her address, daytime telephone number, and if applicable, email address. If the name of the person requesting payment has been changed by marriage or in any other legal manner from the name in the inscription of the bonds, the signature to the request for payment must show both names and the manner in which the change was made; for example, "Miss Mary T. Jones now by marriage Mrs. Mary T. Smith." (See CERTIFICATION below.)

**CERTIFICATION** – The person requesting payment of the bonds must appear before and establish identification to the satisfaction of an officer authorized to certify requests for payment of United States Savings Bonds and sign the request in the presence of the officer. If a minor signs the forms, the officer must be satisfied that the minor is of sufficient competency to understand the nature of the transaction. Authorized certifying officers are available at financial institutions, including credit unions, in the United States. For a complete list of such officers, see Department of the Treasury Circulars, No. 530 and Public Debt Series Nos. 3-80 and 2-98.

**WHERE TO SEND** – Send the PD F 1522 and the bonds, as well as any other appropriate forms and evidence, to one of the Treasury Retail Securities Sites shown below:

Treasury Retail Securities Site  
PO Box 299  
Pittsburgh, PA 15230-0299  
1-800-245-2804

Treasury Retail Securities Site  
PO Box 214  
Minneapolis, MN 55480-0214  
1-800-553-2663

For official use only: Customer Name _____	Customer No. _____
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PD F 1849 E  
Department of the Treasury  
Bureau of the Public Debt  
(Revised March 2008)

**DISCLAIMER AND CONSENT WITH RESPECT TO  
UNITED STATES TREASURY SECURITIES**

OMB No. 1535-0113

**1. DESCRIPTION OF SECURITIES**

TITLE OF SECURITY	ISSUE DATE	FACE/PAR AMOUNT	BOND NO. OR ACCOUNT NO.	REGISTRATION
PAPER SERIES I BOND	12/01/06	\$1,000	M432621944	123-45-6789
				LESTER L LEWIS
				123 1ST ST, MAINTOWN, FL 32960
				OR KATHERINE K KELLY

*(If more space is needed, use the continuation sheet on page 2.)*

**2. DISCLAIMER AND CONSENT**

I disclaim all my right, title, and interest in and to the securities described on this form and consent to the payment, refund of purchase price, transfer, reissue, or other disposition of them by:

KATHERINE K KALINE \_\_\_\_\_  
(Name)

321 MAIN ST, COLUMBO, OH 67890 \_\_\_\_\_  
(Address)

My disclaimer and consent are given for the following reason(s):

THE INTENDED CO-OWNER WAS KATHERINE K KALINE  
\_\_\_\_\_  
\_\_\_\_\_

**3. SIGNATURE AND CERTIFICATION**

*You must wait until you are in the presence of a certifying officer to sign this form.*

Sign Here: → <u>Katherine K Kelly</u> <small>(Signature of Owner)</small>	<u>KATHERINE K KELLY</u> <small>(Printed Name)</small>
<u>321 2ND AVENUE, SOMETOWN, FL 32861</u> <small>(Address)</small>	
<u>134-11-6789</u> <small>(Social Security Number)</small>	
<small>(Daytime Telephone Number)</small>	<small>(E-Mail Address, if Applicable)</small>

**Certifying Officer - The individual must sign in your presence. You must complete the certification and affix your stamp or seal.**

I CERTIFY that <u>Katherine K Kelly</u> , whose identity is known or was proven to me, personally appeared before me this <u>5</u> day of <u>January</u> , <u>2008</u> <small>(Month) (Year)</small>	
at <u>Sometown</u> , <u>FL</u> , and signed this form. <small>(City) (State)</small>	<u>Jane Doe</u> AUP <small>(Signature and title of certifying officer)</small>
<b>(OFFICIAL STAMP OR SEAL)</b>	<u>One Bank</u> <u>55 Main St</u> <small>(Number and Street or Rural Route)</small>
	<u>Sometown</u> <u>FL</u> <u>32862</u> <small>(City) (State) (ZIP Code)</small>

**Continuation of description of securities in Item 1:**

TITLE OF SECURITY	ISSUE DATE	FACE/PAR AMOUNT	BOND NO. OR ACCOUNT NO.	REGISTRATION

*(If more space is needed, use a continuation sheet and attach it to the form.)*

**INSTRUCTIONS**

**USE OF FORM** – Use this form to disclaim your right, title, and interest to United States Treasury Securities and consent to the payment, refund of purchase price, transfer, reissue, or other disposition of them by another person.

- A minor or person under legal disability may **not** complete this form.

**ATTACHMENTS** – If more space is needed for any item, use a plain sheet of paper and attach to the form.

**COMPLETION OF FORM** – Print clearly in ink or type all information requested.

**ITEM 1.** Describe the securities.

**ITEM 2.** Show the name and address of the person to whom you are conveying your interest in the securities. Give the reason(s) you are disclaiming your right, title, and interest in the securities and consenting to the payment, refund of purchase price, transfer, reissue, or other disposition of them by another person.

**ITEM 3.** You must sign the form in ink, print your name, and provide your home address, social security number, daytime telephone number, and, if applicable, e-mail address. Your signature must be certified (see **CERTIFICATION** below).

**CERTIFICATION** – You must appear before and establish identification to the satisfaction of an authorized certifying officer and sign the form in the officer's presence. The certifying officer must fully complete the certification form provided and affix the seal or stamp which is used when certifying requests for payment. Authorized certifying officers are available at most financial institutions, including credit unions. For a complete list of such officers, see Department of the Treasury Circulars, Nos. 300 and 530, or Public Debt Series, Nos. 3-80 and 2-98.

**WHERE TO SEND** – Unless otherwise instructed in accompanying correspondence, send the completed form and the securities, if any, as well as any other evidence and forms to the Department of the Treasury, Bureau of the Public Debt, using the addresses listed below:

- **Definitive (paper) savings bonds** – PO Box 7012, Parkersburg, WV 26106-7012.
- **Marketable securities** – PO Box 426, Parkersburg, WV 26106-0426.

**PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE**

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The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary, however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 06 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND completed form to the above address; send to address shown in "WHERE TO SEND" above.**

For official use only: Customer Name	Customer No.
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PD F 1851 E  
Department of the Treasury  
Bureau of the Public Debt  
(Revised March 2008)

**REQUEST TO REISSUE UNITED STATES  
SAVINGS BONDS TO A PERSONAL TRUST**

OMB No. 1535-0009

Visit us on the Web at [www.treasurydirect.gov](http://www.treasurydirect.gov)

**IMPORTANT:** Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment.

PRINT IN INK OR TYPE ALL INFORMATION

1. DESCRIPTION OF BONDS			
I/We request reissue of the bonds described below, in the amount of \$ <u>2,000</u> (face amount).			
ISSUE DATE	FACE AMOUNT	BOND NUMBER	REGISTRATION <small>(Provide complete Social Security number [for example, 123-45-6789] and names, including middle names or initials, on the bonds)</small>
02/97	1,000	M293172943EE	987-56-4321 EARL WILSON 4357 HAMPTON LN DUNKIRK KY 14048 OR JUDY WILSON
02/97	1,000	M293172944EE	

*(if more space is needed, use a continuation sheet and attach it to this form.)*

2. TRUST INFORMATION	
• Taxpayer identification number assigned to the trust:	<u>12-3456789</u>
• Grantor's name: *	<u>EARL WILSON AND JUDY WILSON</u>
• Trustee's name: *	<u>EARL WILSON AND JUDY WILSON</u>
• Date the trust was created:	<u>MARCH 27, 2002</u>
• Name(s) of Beneficiary(ies), if an FBO trust:	<u>BILL WILSON AND SISSY WILSON</u>

*\* If more than one grantor or trustee, list all.*

3. NEW BOND INSCRIPTION	
TAXPAYER IDENTIFYING NUMBER:	<u>12-3456789</u> <small>(Employer Identification Number assigned to trust)</small>
	OR
	<u>12-3456789</u> <small>(Social Security Number assigned to trust)</small>
REGISTRATION:	<u>EARL WILSON AND JUDY WILSON CO-TR</u> <u>U/D/T DTD 3-27-02</u>
ADDRESS:	<u>1357 HAMPTON LN</u> <u>DUNKIRK</u> <u>KY</u> <u>14048</u> <small>(Number and Street, Rural Route, or PO Box)      (City)      (State)      (ZIP Code)</small>
<b>Delivery Instructions (if different from that shown above):</b>	
_____ <small>(Name of Individual or Institution)</small>	
_____ <small>(Number and Street, Rural Route, or PO Box)      (City)      (State)      (ZIP Code)</small>	

**4. TAX LIABILITY NOTICE (Carefully read before completing Item 5.)**

Upon the reissuance of savings bonds and/or notes to a trust, you must include in your gross income any accumulated interest on the bonds, including any tax-deferred increment noted on Series HH/H bonds, if you have not already reported it, unless, under the grantor trust provisions of the Internal Revenue Code, you are treated as the owner of the portion of the trust represented by any tax-deferred accumulated interest on the reissued bonds. If you are treated as the owner of that portion, the accumulated interest continues to be your income rather than that of the trust, and therefore, you may continue to defer reporting the interest earned each year. You must include the total accumulated interest in your gross income when the bonds are disposed of or finally mature, whichever is earlier. These rules apply when bonds being reissued are Series I bonds, Series EE or E bonds, or Series HH or H bonds that you have received in exchange for Series EE or E bonds or savings notes if you are the owner of the portion of the trust represented by the tax-deferred accumulated interest.

Generally, you will be treated as the owner of a trust that you have created to the extent that you retain certain powers over or interests in the trust. For example, you will be treated as the owner of the portion of the trust represented by any tax-deferred accumulated interest on the reissued bonds under the following circumstances:

- (1) You will be treated as the owner of a trust to the extent that you have an unconditional power to revert in yourself title to the trust assets. Thus, if you can, at your discretion, revoke all or part of the trust so that the bonds will be returned to you, you will be treated as the owner of the portion of the trust represented by any accumulated interest on the bonds.
- (2) If the trust instrument provides that the reissued bonds or the proceeds from the redemption or disposition of those bonds must be distributed to you or your spouse, or held or accumulated for future distribution to you or your spouse, you will be treated as the owner of the portion of the trust represented by any accumulated interest on the bonds. You will be treated as the owner in this circumstance irrespective of the terms of the trust.
- (3) You will be treated as the owner of a trust to the extent that you retain a power to control the beneficial enjoyment of property transferred to a trust. Thus, if you retain, under the terms of the trust instrument, an immediately exercisable power to determine, in your sole discretion, who will receive the bonds or the proceeds from the redemption or disposition of the bonds, then you will be treated as the owner of the portion of the trust represented by any accumulated interest.

The examples outlined above are illustrative only and they are not intended to cover all possible situations in which you could be treated as the owner of a trust or a portion of a trust. Furthermore, events can occur, such as the renunciation of a retained power or interest, which would cause you to cease being treated as the owner of a trust. If you are not sure whether you will be treated as the owner of a trust, you may request a letter ruling from the Internal Revenue Service. A request for a letter ruling should be sent to: **Internal Revenue Service, ATTN: CC: DOM: CORP: T, PO Box 7604, Ben Franklin Station, Washington, DC 20044.**

If you have any questions concerning the information to be submitted in connection with a letter ruling request, you may call (202) 622-7560.

**5. TAX LIABILITY STATEMENT (This section must be completed.)**

You must check box a. or b. (See "TAX LIABILITY NOTICE" above.)

"Interest" includes tax-deferred interest represented by tax legends on HH/H bonds as well as interest earned on EE/E or I bonds from the issue date until the date of reissue.

This statement will also apply to all future transactions requested by the same owner(s) or person(s) entitled to the same trust.

You must mark box a. or b. to indicate if you are the owner of the portion of the trust represented.

For Federal income tax purposes:

- a.  I certify that I will be treated as owner of the portion of the trust represented by the tax-deferred accumulated interest on the bonds being reissued. *If this box is marked, the interest will be tax-deferred (interest will not be reported to the Internal Revenue Service as a result of the reissue).*
- b.  I certify that I will not be treated as owner of the portion of the trust represented by the tax-deferred accumulated interest on the bonds being reissued. *If this box is marked, interest will be reported to the Internal Revenue Service for the taxable year in which the bonds were reissued to the trust. A 1099-INT will be generated for the social security number specified.*

If b. is checked and the bonds are in coownership form (e.g., "John Smith OR Jane Smith"), complete the following:

\_\_\_\_\_  
(Name of principal coowner)

\_\_\_\_\_  
(Social Security Number)

is the principal coowner of any bonds registered in coownership form submitted. He/She is responsible for any tax liability resulting from the reissue transaction requested. (A principal coowner is a coowner who (1) purchased the bonds with his/her own funds or (2) received them as a gift, inheritance or legacy, or as a result of judicial proceedings, and has them reissued in coownership form, provided he/she has received no contribution in money or money's worth for designating the other person as coowner on the bonds.

The interest will be reported to the Internal Revenue Service, and a 1099-INT will be generated for the social security number specified above.

**6. SIGNATURES**

Under penalty of perjury, I, the undersigned grantor (creator) of the trust, certify that the above taxpayer identification number assigned to the trust is correct. If Series HH/H bonds are involved, I certify that I am not subject to backup withholding either (i) because I have not been notified that I am subject to backup withholding (as a result of a failure to report all interest or dividends), or (ii) because I have been notified by the Internal Revenue Service that I am no longer subject to backup withholding. I further certify that the trust estate is not subject to backup withholding for one of the preceding reasons. If the trust was created by some person other than the owner or coowners, the trustee must furnish an IRS Form W-9. (See "ADDITIONAL REQUIREMENTS FOR REISSUE OF SERIES HH/H BONDS" in the instructions.)

*You must wait until you are in the presence of a certifying officer to sign this form.*

Sign Here: ⇒ Earl Wilson (Signature of Owner or Principal Coowner) **EARL WILSON** (Print Name)

Home Address: 4357 HAMPTON LN (Number and Street or Rural Route) **987-65-4321** (Social Security Number)  
DUNKIRK KY 14048 (City) (State) (ZIP Code) **555-222-3333** (Daytime Telephone Number)

Sign Here: ⇒ Judy Wilson (Signature of Coowner or Beneficiary) **JUDY WILSON** (Print Name)

Home Address: 4357 HAMPTON LN (Number and Street or Rural Route) **999-88-7777** (Social Security Number)  
DUNKIRK KY 14048 (City) (State) (ZIP Code) **555-222-3333** (Daytime Telephone Number)

**Certifying Officer - You must complete the certification and affix your stamp or seal.**

I CERTIFY that Earl Wilson, whose identity is known or was proven to me, personally appeared before me this 12<sup>th</sup> day of November, 2008, at Dunkirk KY, and signed this form.

(OFFICIAL STAMP OR SEAL) Susan Smith Manager (Signature and title of certifying officer)  
Bank USA 123 4<sup>th</sup> St (Street address)  
Dunkirk KY 14048 (City) (State) (ZIP Code)

I CERTIFY that Judy Wilson, whose identity is known or was proven to me, personally appeared before me this 12<sup>th</sup> day of November, 2008, at Dunkirk KY, and signed this form.

(OFFICIAL STAMP OR SEAL) Susan Smith Manager (Signature and title of certifying officer)  
Bank USA 123 4<sup>th</sup> St (Street address)  
Dunkirk KY 14048 (City) (State) (ZIP Code)

**PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE**

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The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes, courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 15 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND completed form to the above address; send to correct address shown in "WHERE TO SEND" in the instructions.**

**INSTRUCTIONS**

**USE OF FORM** – Complete this form to reissue United States Savings Bonds to a personal trust created by:

- a. The owner, both coowners, or either coowner.
- b. Some other person, provided a person named in a. is a beneficiary of the trust.
- c. For Series EE/E bonds or Series HH/H bonds, some other person, provided a beneficiary of the trust is related to a person named in a. by blood (including legal adoption) or marriage.

"Personal trust" as used in this form is a trust established by natural persons in their own right for the benefit of themselves or other natural persons in whole or in part, and common trust funds comprised in whole or in part of such estates. A bank, trust company, or other financial institution, appointed as trustee of a personal trust, should submit PD F 1455 with this form if the bonds are to be reissued in its name as trustee of its common trust fund.

This form should not be completed by a person under any legal disability, except for a minor of sufficient competency to sign the request and to understand the nature of the transaction.

**COMPLETION OF FORM** – Print clearly in ink or type all information requested. *If more space is needed for any item, use a plain sheet of paper and attach it to this form.*

**ITEM 1. DESCRIPTION OF BONDS** – Fill in the total face amount of the bonds for which reissue is being requested. Fully describe the bonds in their present form of registration.

**ITEM 2. TRUST INFORMATION** – Provide the taxpayer identification number assigned to the trust, the name of the grantor, the name of the trustee, the date the trust was created, and the name of any beneficiary of the trust (if the trust is an FBO trust). If more than one grantor or trustee, list all. This information will be used to ensure that the new bond inscription contains all appropriate information required by the governing regulations.

**ITEM 3. NEW BOND INSCRIPTION**

- ✓ Provide the Social Security Number or Employer Identification Number assigned to the trust.
- ✓ Show the name of the trustee, the name of the grantor, and the date the trust was created. If more than one trustee or grantor, list all. Show the name of any beneficiary(ies) of the trust (if the trust is an FBO trust). (Sample Registrations: "Tenth National Bank, trustee under agreement with Paul E. White, dated 2/1/02"; "Carl A. Black and Henry B. Green, trustees under agreement with Paul E. White, dated 2/1/02"; or "Paul E. White, trustee under declaration of trust dated 2/1/02 FBO Henry B. Green.")
- ✓ Show the mailing address for the trust. The bonds will be delivered to this address unless you provide different mailing instructions under "Delivery Instructions."
- ✓ Insert delivery instructions, if you don't want the bonds mailed to the address shown for the trust. Provide the name and address of the person or institution you want to receive them.

**ITEM 4. TAX LIABILITY NOTICE** – Carefully read this section before completing Item 5.

**ITEM 5. TAX LIABILITY STATEMENT** – After reading the TAX LIABILITY NOTICE in Item 4, you must mark box a. or b. in Item 5. Mark box a. if you will be treated as the owner of the portion of the trust represented by the tax-deferred accumulated interest on the bonds being reissued. Mark box b. if you will NOT be treated as owner of the portion of the trust represented by the tax-deferred accumulated interest on the bonds being reissued. "Interest" includes tax-deferred interest represented by tax legends on HH/H bonds, as well as interest earned on EE/E or I bonds from the issue date until the date of reissue.

**ITEM 6. SIGNATURES** – The completed form must be signed by the owner or both coowners. If the securities are Series E or H bonds, any beneficiary (POD) named on the securities must also sign the form. **If any person whose signature is required is deceased, submit proof of his/her death, in the form of a certified copy of the death certificate.**

Each person whose signature is required must sign the form in ink, print his/her name, and provide his/her home address, social security number, and daytime telephone number. Each signature must be certified (see **CERTIFICATION** below).

**CERTIFICATION** – Each person whose signature is required must appear before and establish identification to the satisfaction of an authorized certifying officer. The signatures to the form must be signed in the officer's presence. The certifying officer must affix the seal or stamp, which is used when certifying requests for payment. Authorized certifying officers are available at financial institutions, including credit unions, in the United States. For a list of such officers, see Department of the Treasury Circulars, No 530, and Public Debt Series, Nos. 3-80 and 2-98.

**ADDITIONAL REQUIREMENTS FOR REISSUE OF SERIES HH/H BONDS:**

- If a grantor (creator) of the trust who signs this form has been notified by the Internal Revenue Service (IRS) that he or she is subject to backup withholding or if the IRS has notified appropriate persons that the trust estate is subject to backup withholding, the applicable statements immediately above the signature line to the effect that the owner, principal coowner, or trust is not subject to backup withholding should be crossed out. If the trust was created by some person other than the owner or coowners, the trustee must complete an IRS Form W-9 and submit it with this request for reissue. Forms W-9 are available at financial institutions in the United States and Internal Revenue Offices. These forms can also be found on the IRS website at the address [www.irs.gov](http://www.irs.gov).
- The furnishing of Direct Deposit information is a condition of reissue of Series HH bonds bearing issue dates of October 1989 and thereafter. A Direct Deposit form, PD F 5396 or SF 1199A, must be completed for Series HH bonds dated October 1989 and thereafter which are submitted for reissue. The Direct Deposit form must be completed by a trustee providing the appropriate information for direct deposit of the semiannual interest payments. Forms SF 1199A are available at financial institutions in the United States. PD F 5396 is available for download on the Internet using the "forms" link at the address [www.treasurydirect.gov](http://www.treasurydirect.gov). The financial institution designated to receive the payment can assist in the completion of the Direct Deposit form.

**ADDITIONAL EVIDENCE** – We reserve the right in any particular case to require the submission of additional evidence.

**WHERE TO SEND** – Send the PD F 1851 and the bonds, as well as any other appropriate forms and evidence, to the Department of the Treasury, Bureau of the Public Debt, PO Box 7012, Parkersburg, WV 26106-7012.

For official use only. Customer Name	Customer No.
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PD F 1980 E  
Department of the Treasury  
Bureau of the Public Debt  
(Revised March 2008)

**CHANGE OF ADDRESS AND/OR IDENTIFICATION OF ACCOUNT  
FOR UNITED STATES REGISTERED SECURITIES**

OMB No. 1535-0064

**1. PURPOSE OF FORM:** I am the owner of the registered securities listed below and I am:

- Notifying you of my change of address.       Describing holdings for identification of accounts.

**2. DESCRIPTION OF SECURITIES:**

TITLE OF SECURITY <small>(Identify securities by series, interest rate, type, call and maturity dates, as appropriate)</small>	FACE AMOUNT <small>(Denomination)</small>	SERIAL NUMBER	INSCRIPTION <small>(Exact inscription shown on the face of each security)</small>
SERIES HH	5000	V44767411	SAMUEL SMITH POD SUSAN SMITH
SIERIES HH	5000	V44767412	SAMUEL SMITH POD SUSAN SMITH

**3. TAXPAYER IDENTIFICATION NUMBER(S):** (See the Instructions.)

132-45-6789 <small>(Social Security Number)</small>	SAMUEL SMITH <small>(Name to which number assigned)</small>

**4. CHANGE OF ADDRESS INFORMATION:**

<b>Former address:</b>	SAMUEL SMITH <small>(Name)</small>
	123 1ST AVE    SOMETOWN    MD    12345 <small>(Number and street or rural route)                      (City)                      (State)                      (ZIP Code)</small>
<b>New address:</b>	SAMUEL SMITH <small>(Name)</small>
	234 2ND AVE    SOMETOWN    MD    12345 <small>(Number and street or rural route)                      (City)                      (State)                      (ZIP Code)</small>

**5. SIGNATURE AND CERTIFICATION OF TAXPAYER IDENTIFICATION NUMBER:**

Under penalty of perjury, I certify that:

1. The taxpayer identification number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), **and**
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) I have been notified by the Internal Revenue Service that I am no longer subject to backup withholding, **and**
3. I am a U.S. person (including a U.S. resident alien).

**(Instructions - You must cross out Item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.)**

*The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.*

Sign Here: ⇒ \_\_\_\_\_ 555-555-5555  
(Signature of registered owner, representative, or fiduciary)                      (Daytime Telephone No.)

**INSTRUCTIONS**

**USE OF FORM** – Use this form to give notice of a change of address or to describe holdings for identification of your account(s). Use this form for Series HH/H savings bonds and/or registered Treasury bonds and notes in definitive/paper form.

**WHO MAY COMPLETE THE FORM** – The form must be completed by the registered owner or his/her representative.

**COMPLETION OF FORM**

- **ITEM 1.** Check the appropriate box to indicate the purpose of the form.
- **ITEM 2.** Furnish a complete description of the securities. If more space is needed, use a plain sheet of paper and attach it to this form.
- **ITEM 3.** Furnish the appropriate taxpayer identification number and the name to which it is assigned. The following rules must be observed when furnishing the number:
  - ✓ If the securities are inscribed in the name of one person as owner, with or without a beneficiary, furnish the owner's social security number. If known, the social security number of the beneficiary may also be furnished.
  - ✓ If the securities are inscribed in the names of two persons as coowners, furnish the social security number of the first coowner. If known, the social security number of the second coowner may also be furnished.
  - ✓ If the securities are inscribed in the name of a guardian, custodian, or similar representative of the estate of a minor, incompetent, or other ward as owner, furnish the social security number of the minor, incompetent, or other ward.
  - ✓ If the securities are inscribed other than in the name of a natural person (in the name of an executor, administrator, trustee, corporation, association, partnership, etc.) furnish the taxpayer identification number assigned to the estate.
- **ITEM 4.** If you're notifying us of a change of address, provide your former address and your new address. **Failure to provide prompt notice of a change of address could result in the nonreceipt of an interest check or Form 1099-INT.**
- **ITEM 5.** Carefully read the statement and certify that you are not subject to backup withholding, if appropriate. If you are subject to backup withholding, you must strike through Item 2 of this section. Sign the form and provide your daytime telephone number. The signature of a registered owner should be in the same form as that appearing on the bonds. The signature of a representative or fiduciary must be in the same form as that shown in the court papers or other evidence of authority and must be followed by the proper title and reference to the estate or trust, as for example, "John W. Smith, administrator of the estate of Henry L. Smith, deceased."

**WHERE TO SEND**

- For Treasury bonds/notes – Send the form to Bureau of the Public Debt, PO Box 426, Parkersburg, WV 26106-0426.
- For Series HH/H bonds – Unless otherwise instructed, send the form to one of the Treasury Retail Securities Sites shown below:

Treasury Retail Securities Site  
PO Box 299  
Pittsburgh, PA 15230-0299  
Phone: 1-800-245-2804

Treasury Retail Securities Site  
PO Box 214  
Minneapolis, MN 55480-0214  
Phone: 1-800-553-2663

**PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE**

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a social security number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 06 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND the completed form to the above address; send to correct address shown in "WHERE TO SEND" above.**

For official use only: Customer Name	Customer No.
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PD F 2513 E  
Department of the Treasury  
Bureau of the Public Debt  
(Revised May 2008)

OMB No. 1535-0036

**APPLICATION BY VOLUNTARY GUARDIAN OF  
INCAPACITATED OWNER OF UNITED STATES BONDS/NOTES**

**IMPORTANT: Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment.**  
PRINT IN INK OR TYPE ALL INFORMATION

**1. Certificate of Qualification**

I, MARY JOHNSON, of full age and residing at  
(Name of Applicant)  
123 NARROW WAY TINYBURG WV 12345, certify the following:  
(Number and Street or Rural Route) (City) (State) (ZIP Code)

The owner of the bonds, MARTHA D SMITH is an adult;  
(Name of Bond Owner)

His/Her Social Security Number is: 123-45-6789 ;  
(Social Security Number)

He/She resides at: 123 NARROW WAY TINYBURG WV 12345 ;  
(Number and Street or Rural Route) (City) (State) (ZIP Code)

He/She is mentally incapacitated and can't handle his/her own affairs;  
No legal guardian or similar representative has been appointed for the incapacitated person's estate by any court, no person is otherwise qualified to act, and no qualification for such appointment is pending; and  
The incapacitated person is the registered owner of, or the person entitled to, the United States Savings Bonds/Notes listed in Item 2 below.

**2. Description of Bonds**

ISSUE DATE	BOND NUMBER	ISSUE DATE	BOND NUMBER	ISSUE DATE	BOND NUMBER
08/94	M178122931EE				
01/96	M181366494EE				
11/96	M190142396EE				
04/97	M195988544EE				
02/98	M198366141EE				
07/98	M198889499EE				
12/98	M97889499I				

*(If more space is needed, use a continuation sheet and attach it to this form.)*

**3. Nature of Request**

I request that I be recognized as voluntary guardian of the incapacitated person, and in such capacity I further request:

- A. Payment of the above-listed bonds. I certify that the total redemption value of ALL bonds belonging to the incompetent at the time of this application does not exceed \$20,000.
- B. Reinvestment of matured Series E bonds for Series EE bonds. Any proceeds not reinvested will be used for the incapacitated person's benefit. (PD F 5263 must be completed and submitted.)
- C. Payment of interest due or payable on any current income bonds, Series H or HH listed above. I agree that I will notify Public Debt if the incapacitated person dies or is restored to competency, or if a legal guardian or similar representative of the incapacitated person's estate is appointed or otherwise legally qualified.
- D. Issuance of substitutes for the above-described bonds upon my application and submission of satisfactory proof of loss, theft, or destruction. (PD F 1048 must be completed and submitted.)
- E. Release of confidential information on savings bonds/notes on which the incapacitated person is named owner or coowner, or to which he/she has become entitled.

**4. Supporting Information**

In support of the above request(s), I declare that my answers to the following questions and the other information given below are true and complete, to the best of my knowledge and belief.

- A. (1) What is your relationship to the incapacitated person? **DAUGHTER**
- (2) Are you contributing to his/her care and support?  YES  NO
- (3) Are any other persons or agencies contributing?  YES  NO If YES, what are their names and addresses?

NAME	ADDRESS
_____	_____
_____	_____
_____	_____

- B. Describe the incapacitated person's disability: **DEMENTIA**
- Has he/she been declared mentally incompetent by a court or governmental agency?  YES  NO  
**(Proof of incompetency is required – see Item 4B in the Instructions.)**
- C. Is the incapacitated person a patient in a hospital or other institution operated by a federal, state, or other governmental agency?  
 YES  NO If YES, furnish the agency's name and address:

- D. Does the incapacitated person own any United States Savings Bonds/Notes in addition to those described on this form?  
 YES  NO If YES, list the additional holdings by issue date, face amount, serial number, and registration on a separate sheet of paper and attach it to this form.

**5. Signatures and Certification**

**Applicant - You must wait until you are in the presence of a certifying officer to sign this form.**

I petition the Secretary of the Treasury for completion of the transactions requested above as authorized by law, and if such requests are granted, hereby acknowledge and agree that the proceeds will be used for the benefit and support of the incapacitated person. Upon approval of the requested transactions, I bind myself, my heirs, executors, administrators, successors and assigns, jointly and severally, to hold the United States harmless as the result of any claim by any other parties having, or claiming to have, interests in the bonds/notes and, upon demand by the Department of the Treasury, to indemnify unconditionally the United States and to repay the Department of the Treasury all sums of money which the Department may pay to me as voluntary guardian, including any interest, administrative costs and penalties, or losses incurred as a result of such payment. I declare under penalty that I have not knowingly furnished any false, fictitious, or fraudulent information.

Sign Here: Mary Johnson (Signature of Applicant) MARY JOHNSON (Type or Print Name)

987-65-4321 (Social Security Number) 304-123-4567 (Daytime Telephone Number) \_\_\_\_\_ (E-Mail Address)

**Certifying Officer – The individual must sign in your presence. Complete the certification and affix your stamp or seal.**

I CERTIFY that Mary Johnson, whose identity is known or was proven to me, personally appeared before me this 13<sup>th</sup> day of November, 2008 at Tinyburg WV, and signed this form.

(City) (State)

Jane Doe AVP Tinyburg Bank (Signature and title of certifying officer)

101 E Main St (Street address)

Tinyburg WV 12345 (City) (State) (ZIP Code)

**Consents of other contributors - You must wait until you are in the presence of a certifying officer to sign this form.**

I (We) consent to the action(s) requested in this application.

Sign here: \_\_\_\_\_  
 (Signature)  
 \_\_\_\_\_  
 (Number and Street or Rural Route)  
 \_\_\_\_\_  
 (City) (State) (ZIP Code)

Sign here: \_\_\_\_\_  
 (Signature)  
 \_\_\_\_\_  
 (Number and Street or Rural Route)  
 \_\_\_\_\_  
 (City) (State) (ZIP Code)

Sign here: \_\_\_\_\_  
 (Signature)  
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 (Number and Street or Rural Route)  
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 (City) (State) (ZIP Code)

Sign here: \_\_\_\_\_  
 (Signature)  
 \_\_\_\_\_  
 (Number and Street or Rural Route)  
 \_\_\_\_\_  
 (City) (State) (ZIP Code)

<p align="center"><b>Certifying Officer - The individuals must sign in your presence. Complete the certification and affix your stamp or seal.</b></p>	
<p>I CERTIFY that _____ and _____, whose identities are known or were proven to me, personally appeared before me this _____ day of _____ (Month) _____ (Year) at _____ (City) _____ (State), and signed this form.</p>	
<p><b>(OFFICIAL STAMP OR SEAL)</b></p>	<p>_____                  (Signature and title of certifying officer)                  _____                  (Street address)                  _____                  (City) (State) (ZIP Code)</p>
<p>I CERTIFY that _____ and _____, whose identities are known or were proven to me, personally appeared before me this _____ day of _____ (Month) _____ (Year) at _____ (City) _____ (State), and signed this form.</p>	
<p><b>(OFFICIAL STAMP OR SEAL)</b></p>	<p>_____                  (Signature and title of certifying officer)                  _____                  (Street address)                  _____                  (City) (State) (ZIP Code)</p>

**PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE**

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH 31 relating to the public debt of the United States. The furnishing of a social security number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 20 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND** completed form to the above address; send to the address shown in "WHERE TO SEND" in the instructions.

**INSTRUCTIONS**

**USE OF FORM** – Use this form to request transactions involving United States Savings Bonds/Notes owned by a mentally incapacitated person for whose estate no legal guardian or similar representative has been or is to be appointed or is otherwise qualified, for the following purposes:

- To apply for payment if the value of all of the owner's bonds/notes does not exceed \$20,000 and the proceeds will be used for the benefit and support of the incapacitated person. The redemption value of the bonds/notes will be determined as of the date the request is received by the Bureau of the Public Debt.
- To apply for reinvestment of matured Series E.
- To apply for payment of interest due on any current income savings bonds (Series H/HH) registered in the incapacitated person's name.
- To apply for substitute bonds on behalf of an incapacitated owner on account of the loss, theft, or destruction of the originals.
- To apply for authority to receive confidential information to which the incapacitated person is entitled.

**WHO MAY APPLY** – Any relative who is actually supporting or otherwise looking after the affairs of the incapacitated person may apply or, if none, anyone who is a proper person to represent the incapacitated person's interests may apply.

**COMPLETION OF FORM** – Answer all questions and furnish all information called for. If you need more space for any item, use a plain sheet of paper and attach it to the form. Complete and attach any additional form necessary for the requested transaction.

**ITEM 1.** Furnish all information requested pertaining to yourself and the incapacitated person.

**ITEM 2.** List those savings bond/notes to which the application relates by issue date and bond number. Furnish information as to any other savings bonds/notes owned by the incapacitated person on a separate sheet.

**ITEM 3.** Mark the appropriate box(es) to indicate the nature of your request.

**A. PAYMENT** - Mark this box to request payment of the incapacitated person's bonds/notes. The total redemption value of all bonds/notes owned at the time of this application can't exceed \$20,000. If the total redemption value of all bonds/notes exceeds \$20,000, this form must not be used to request payment; instead, a legal representative must be appointed for the incapacitated person by the court having jurisdiction. If the bonds to be redeemed have been lost, stolen, or destroyed, a PD F 1048 must **also** be completed and submitted.

**B. REINVESTMENT** - Mark this box for reinvestment of matured Series E bonds for Series EE bonds. In applying for a reinvestment authorized by the governing regulations, the new bonds must be registered in the name of the incapacitated person followed by words showing voluntary guardianship, for example, "123-45-6789 John Jones under voluntary guardianship." A living coowner or beneficiary named on the bonds surrendered in the reinvestment transaction must be designated on the new bonds unless that person is a competent adult and he/she furnishes a certified statement consenting to the omission of his/her name. The rules and regulations in Department Circular, Public Debt Series No. 1-80 and on the applicable form, PD F 5263, must be followed. If the bonds to be reinvested have been lost, stolen, or destroyed, a PD F 1048 must **also** be completed and submitted.

**C. PAYMENT OF INTEREST** - Mark this box for payment of interest on current income savings bonds (Series H/HH) now owned by the incapacitated person. You must agree that the interest now due or payable will be used for the benefit and support of the incapacitated person. You must also agree to notify Public Debt promptly if there is a change in the status of the incapacitated person. Interest on current income bonds **must** be paid by Direct Deposit to the owner's account at a financial institution. You must complete a Direct Deposit form, PD F 5396 or SF 1199A, and submit it with this application. Forms SF 1199A are available at financial institutions in the United States. PD F 5396 is available for download on the Internet using the "forms" link at the address [www.treasurydirect.gov](http://www.treasurydirect.gov). The financial institution designated to receive the payment can assist in the completion of the Direct Deposit form.

**D. MISSING BONDS** - Mark this box if you wish to obtain substitutes for bonds which have been lost, stolen, or destroyed. You must also complete a PD F 1048, as voluntary guardian, and submit it with this application. If any other person is named on the bonds, he/she must join in signing the PD F 1048.

**E. CONFIDENTIAL INFORMATION** - Mark this box if you wish to obtain information on savings bonds/notes on which the incapacitated person is named owner or coowner, or to which he/she has become entitled.

**ITEM 4. A. CONTRIBUTION** – Show whether or not you are contributing to the incapacitated person's support. If other persons are also contributing to the incapacitated person's care and support, their consents must be secured if payment is being requested under Item 3A on page 1. Consent must be given in Item 5.

**B. PROOF OF INCOMPETENCY** - If a court has declared the bond owner legally incompetent to manage his/her affairs, you must furnish a copy of the court order, certified under seal of the court. If no such determination has been made, a statement must be furnished from the incapacitated person's attending physician, on the physician's professional stationery, describing briefly the bond owner's condition and indicating whether or not he/she is mentally competent to engage in business transactions. If the incapacitated person is a patient in a public institution, this statement may be made by the chief medical officer on the institution's official stationery.

**C. CONSENT OF PUBLIC AUTHORITIES** - If the incapacitated person is a patient in a hospital or other institution operated by a federal, state, or other governmental authority, and a charge is or may be made for the care given, the governmental agency must furnish a statement on official stationery by an authorized official having the duty to fix or collect such charge, consenting to the action requested. Such consent is only required if payment is requested under Item 3A on page 1.

**D. INCOMPETENT'S OTHER HOLDINGS** - If the incapacitated person owns United States Savings Bonds/Notes other than those listed in Item 2 on this application, describe the additional bonds/notes by serial number, issue date, denomination, and registration on a separate sheet of paper and submit it with this application. This information is only required if payment is requested under Item 3A on page 1.

**ITEM 5.** Sign the form in ink, print your name, and provide your address, daytime telephone number, and e-mail address, if applicable. The application must also be signed by contributors, if any. All signatures to the form must be properly certified. (See CERTIFICATION below.) If it is inconvenient for the contributors to join in the application, their consents may be furnished on separate sheets of paper. The consents must be worded to refer specifically to the action being requested and must be properly signed and the signatures certified.

**CERTIFICATION** – Each person whose signature is required must appear before and establish identification to the satisfaction of an authorized certifying officer. The signatures to the form must be signed in the officer's presence. The certifying officer must affix the seal or stamp which is used when certifying requests for payment. Authorized certifying officers are available at banking institutions, including credit unions, in the United States. For a complete list of such officers, see Department of the Treasury Circulars, No. 530 and Public Debt Series No. 3-80.

**WHERE TO SEND** – Send the application and any supporting evidence to the Department of the Treasury, Bureau of the Public Debt, PO Box 7012, Parkersburg, WV 26106-7012. If payment or reinvestment is requested, the bonds must be submitted with the application.

For official use only: Customer Name	Customer No.
PD F 2966 E Department of the Treasury Bureau of the Public Debt (Revised May 2008)	<b>SPECIAL BOND OF INDEMNITY BY PURCHASER OF UNITED STATES SAVINGS BONDS/NOTES INVOLVED IN A CHAIN LETTER SCHEME</b>
OMB No. 1535-0062	
<b>IMPORTANT: Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment.</b>	
<b>PRINT IN INK OR TYPE ALL INFORMATION</b>	

KNOW ALL MEN BY THESE PRESENTS, that I, WILLIAM B FRANKLIN  
(First Name) (Middle Name or Initial) (Last Name)  
of 123 1ST AVE  
(Number and Street or Rural Route)  
SOMETOWN MI 12345 am held and firmly bound to the United States of America in the amount  
(City) (State) (ZIP Code)  
of FOUR HUNDRED DOLLARS (\$ 400.00 )  
(For Series E and Series I show seven times the face amount; for Series EE show four times the face amount of the savings bonds described below.)  
to be paid to the United States of America; to which payment I bind myself, my heirs, legatees, executors, administrators, successors and assigns, jointly and severally, by this agreement.

WHEREAS, I present and surrender the following-described United States Savings Bonds to the United States Department of the Treasury:

ISSUE DATE	FACE AMOUNT	BOND NUMBER	INSCRIPTION <small>(Provide complete Social Security number [for example, 123-45-6789], names, including middle names or initials, and addresses on the bonds.)</small>
03/01/94	50	L240988114EE	123-45-6789
03/01/94	50	L240988115EE	HERALDO BULLOCK 3610 BIRDSNEST WAY SOMETONW MI 12345
<small>(If you need more space, use the continuation sheet on page 2.)</small>			

AND WHEREAS, I allege under penalty of perjury that I purchased these bonds with my funds with the intention of participating in a chain letter scheme, and I later discovered that participation in such a scheme violates certain laws and regulations of the United States if the mails were used and might violate state laws even if the mails were not used;

AND WHEREAS, under these circumstances, I do not wish to participate in the scheme and hereby request that the United States REFUND THE PURCHASE PRICE of these bonds;

AND WHEREAS, the Secretary of the Treasury has authorized the REFUND OF THE PURCHASE PRICE of these bonds, if I furnish satisfactory evidence that I am the purchaser of the bonds, and if I furnish a bond of indemnity without surety to the United States of America in the above amount;

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, that if I, my heirs, legatees, executors, administrators, successors or assigns, or any of them, will indemnify and save harmless the United States from any claim on account of these bonds and interest thereon, and from any and all losses which the United States may sustain as a result of any such other claim, and shall repay to the United States all sums of money which the United States may pay on the account of these bonds and interest thereon, with interest, administrative costs, and penalties, then this obligation will be void, otherwise it will remain in full force and effect.

You must wait until you are in the presence of a certifying officer to sign this form.

<b>Sign Here</b>	<u>William B Franklin</u> <small>(Signature of obligor - must agree with name in first paragraph)</small>	<u>WILLIAM B FRANKLIN</u> <small>(Print Name)</small>
<b>Home Address</b>	<u>123 1ST AVE</u> <small>(Number and Street or Rural Route)</small>	<u>456-78-9012</u> <small>(Social Security Number)</small>
<b>SOMETOWN MI 12345</b> <small>(City) (State) (ZIP Code)</small>		<u>(555) 555-5555</u> <small>(Daytime Telephone Number)</small>

Certifying Officer - The individual must sign in your presence. Complete the certification and affix your stamp or seal.

I CERTIFY that William B Franklin, whose identity is known or was proven to me, personally appeared before me this 25<sup>th</sup> day of July, 2008  
(City) (State) (Month) (Year)  
at Sometown MI, and signed this form.  
(City) (State)

**(OFFICIAL STAMP OR SEAL)**

Jane Doe Head Cashier  
(Signature and Title of Certifying Officer)  
Bank USA 123 Main St  
(Number and Street or Rural Route)  
Sometown MI 12345  
(City) (State) (ZIP Code)

*Continuation of description of bonds:*

ISSUE DATE	FACE AMOUNT	BOND NUMBER	INSCRIPTION (Provide complete Social Security number [for example, 123-45-6789], names, including middle names or initials, and addresses on the bonds.)

*(If you need more space, use a continuation sheet and attach it to the form.)*

**INSTRUCTIONS**

"Bonds" in these instructions refers to savings bonds, savings notes, retirement plan bonds, and individual retirement bonds.)

**USE OF FORM** - Use this form to apply for refund of purchase price of United States Savings Bonds purchased in connection with a chain letter scheme.

- Furnish your full name including first name, middle name or initial, and last name.
- Show your complete mailing address.
- Enter the amount of the bond of indemnity, in alphabetical and numerical form. The amount necessary depends on the type of bond involved. Series EE, Series E, and Series I bonds may earn interest beyond their original maturity date. As a result, the bond of indemnity must be in an amount four times the face amount of the Series EE bonds and seven times the face amount of the Series E and Series I bonds listed on the form. For example, for a \$50 Series EE bond, the amount must be shown as "TWO HUNDRED DOLLARS" (\$200.00) and for a \$50 Series E or Series I bond, the amount must be shown as "THREE HUNDRED FIFTY DOLLARS" (\$350.00).
- Describe the bonds.
- Sign the form, show your mailing address, social security number, and daytime telephone number. (See the next section regarding proper certification.)

**CERTIFICATION**

*Person Who Signs Form*

- You must appear before and establish identification to the satisfaction of an authorized certifying officer and sign in the presence of that officer. Authorized certifying officers are available at financial institutions, including credit unions, in the United States. For a complete list of such officers, see Department of the Treasury Circulars, No. 530, and Public Debt Series Nos. 3-80 and 2-98.

*Certifying Officer*

- The person appearing before you must establish identification by positive and reliable evidence before this form is signed, unless he/she is personally known to you. You must complete and sign the certification form and affix the seal or stamp required in certifying requests for payment.

**ADDITIONAL EVIDENCE**

You must provide evidence that you purchased the bonds. Such evidence includes a copy of the purchase order; a statement from the issuing agent that accepted the order; the canceled check used to purchase the bond; or a copy of the chain letter bearing your name. If the evidence shows that someone else was the purchaser of the bonds and you obtained possession from that person, you will also be expected to furnish a notarized statement from the original purchaser to establish the circumstances under which he/she delivered the bonds.

**WHERE TO SEND** - Send the PD F 2966, bonds, proof of purchase, and any other appropriate evidence, to the Department of the Treasury, Bureau of the Public Debt, PO Box 7012, Parkersburg, WV 26108-7012.

**PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE**

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a social security number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 08 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND** completed form to the above address; send to one of the Treasury Retail Securities Sites shown in "WHERE TO SEND."

*For Official Use Only*

Accepted by: \_\_\_\_\_

Date: \_\_\_\_\_

For official use only: Customer Name _____	Customer No. _____
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PD F 4000 E  
Department of the Treasury  
Bureau of the Public Debt  
(Revised February 2008)

OMB No. 1535-0023

**REQUEST TO REISSUE UNITED STATES SAVINGS BONDS**

Visit us on the Web at [www.treasurydirect.gov](http://www.treasurydirect.gov)

**IMPORTANT:** Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment.

PRINT IN INK OR TYPE ALL INFORMATION

PART A - NEW BOND REGISTRATION			
1. Bond Description I/We request reissue of the bonds described below, in the amount of \$ <u>1,000</u> (total face amount).			
ISSUE DATE	FACE AMOUNT	BOND NUMBER	REGISTRATION (Provide complete Social Security Number [for example, 123-45-6789] and names, including middle names or initials, on the bonds)
01/95	\$1,000	M794932174EE	123-45-6789 DAVID ADAMS 174 MULBERRY LN RIDGEWAY PA 15853 OR SUSAN DANE
(If you need more space to describe your bonds, use page 4.)			
2. Extent of reissue: <input checked="" type="checkbox"/> in full <input type="checkbox"/> _____ Amount, Fractional Share, or Percentage			
3. Requested Registration			
a. Taxpayer Identification Number:		123-45-6789 (Social Security Number or Employer Identification Number)	
b. Registration:		DAVID ADAMS (First Name, Middle Name or Initial, Last Name or Fiduciary Inscription)	
c. Address:		174 MULBERRY LN (Number and Street or Rural Route) RIDGEWAY PA 15853 (City) (State) (ZIP Code)	
d. To name a coowner or beneficiary, complete the following:			
<input checked="" type="checkbox"/> coowner		SUSAN ADAMS (First Name, Middle Name or Initial, Last Name)	
<input type="checkbox"/> beneficiary (POD)			
(If a name is shown and neither box is marked, coownership will be assumed.)			
TAX LIABILITY: If the name of a living owner or principal coowner of the bonds is eliminated from the registration, the owner or principal coowner must include the interest earned and previously unreported on the bonds to the date of the transaction on his or her Federal income tax return for the year of the reissue. (Both registrants are considered to be coowners when bonds are registered in the form: "A" or "B.") The principal coowner is the coowner who (1) purchased the bonds with his or her own funds, or (2) received them as a gift, inheritance, or legacy, or as a result of judicial proceedings, and had them reissued in coownership form, provided he or she has received no contribution in money or money's worth for designating the other coowner on the bonds. If the reissue is a reportable event, the interest earned on the bonds to the date of the reissue will be reported to the Internal Revenue Service (IRS) by a Federal Reserve Bank or Branch or the Bureau of the Public Debt under the Tax Equity and Fiscal Responsibility Act of 1982. THE OBLIGATION TO REPORT THE INTEREST CANNOT BE TRANSFERRED TO SOMEONE ELSE THROUGH A REISSUE TRANSACTION. If you have any questions concerning the tax consequences, consult the IRS, or write to the Commissioner of Internal Revenue, Washington, DC 20224. <b>Unless we are otherwise informed, the first-named coowner will be considered the principal coowner for the purpose of this transaction.</b>			
4. Delivery instructions, if different from above:			
_____		(Name)	
_____		(Number and Street or Rural Route)	
_____		(City) (State) (ZIP Code)	

**PART B - REASON FOR REISSUE**  
 Describe the reason for the reissue.  
**CHANGE IN NAME BY MARRIAGE**

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If the reason shown above is to correct an error in registration, provide the following information.

(1) Who purchased the bonds? \_\_\_\_\_  
 (2) Whose funds were used? \_\_\_\_\_  
 (3) How did the error occur? \_\_\_\_\_

**PART C - SIGNATURES AND CERTIFICATIONS**  
 I/We certify under penalty of perjury that the information provided herein is true and correct to the best of my/our knowledge and belief. I/We agree to reissue of the bonds as indicated in Part A and certify that the reissue is authorized. I/We hereby bind ourselves, our heirs, legatees, successors and assigns, jointly and severally, to hold the United States harmless on account of the reissue requested herein, to indemnify unconditionally and promptly repay the United States in the event of any loss which results from this request, including interest, administrative costs, and penalties. I/We consent to the release of any information regarding this transaction, including information contained in this application, to any party having an ownership or entitlement interest in the bonds.

**Sign in ink in the presence of an authorized certifying officer.**  
 (See the instructions for who must sign.)

<p><i>Susan Diane</i>                  _____                  (Signature)</p> <p><i>new by Marriage Susan Adams</i>                  _____                  (Signature)</p> <p>_____                  (Title)</p> <p><b>174 MULBERRY LN</b>                  _____                  (Number and Street or Rural Route)</p> <p><b>RIDGEWAY PA 15853</b>                  _____                  (City) (State) (ZIP)</p> <p><b>222-33-4444</b>                  _____                  (Social Security Number)</p> <p>_____                  (Email Address)</p> <p><b>555-222-3333</b>                  _____                  (Daytime Telephone Number)</p>	<p>_____                  (Signature)</p> <p>_____                  (Title)</p> <p>_____                  (Number and Street or Rural Route)</p> <p>_____                  (City) (State) (ZIP)</p> <p>_____                  (Social Security Number)</p> <p>_____                  (Email Address)</p> <p>_____                  (Daytime Telephone Number)</p>
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**The certification portion must be completed.**

<p>I CERTIFY that <u>Susan Adams</u>                  whose identity is known or was proven to me, personally                  appeared before me this <u>1<sup>st</sup></u> day of <u>July</u>,                  _____, at <u>Ridgeview IL</u>,                  _____, _____,                  (Year) (City) (State)                  and signed this form.</p> <p><b>(OFFICIAL STAMP OR SEAL)</b>                  _____                  (Signature of certifying officer)</p> <p><b>ACCEPTABLE CERTIFICATIONS:</b>                  Financial Institution's                  Official Seal or Stamp                  (Such as Corporate                  Seal, Signature                  Guaranteed Stamp, or                  Medallion Stamp).                  _____                  (Title of certifying officer)</p> <p><u>123 Main St</u>                  _____                  (Address)</p>	<p>I CERTIFY that _____                  whose identity is known or was proven to me, personally                  appeared before me this _____ day of _____,                  _____, _____,                  (Year) (City) (State)                  and signed this form.</p> <p><b>(OFFICIAL STAMP OR SEAL)</b>                  _____                  (Signature of certifying officer)</p> <p><b>ACCEPTABLE CERTIFICATIONS:</b>                  Financial Institution's                  Official Seal or Stamp                  (Such as Corporate                  Seal, Signature                  Guaranteed Stamp, or                  Medallion Stamp).                  _____                  (Title of certifying officer)</p> <p>_____                  (Address)</p>
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Reserved for Identification Notations	
Customer Account Number and Date Established: <u>9 247351, 2/78</u>	Customer Account Number and Date Established: _____
Identified by: _____	Identified by: _____
Documents – Descriptions: _____	Documents – Descriptions: _____

**INSTRUCTIONS TO CERTIFYING OFFICER**

Each person appearing before you must establish identification by positive and reliable evidence before this form is signed, unless he or she is personally known to you. You must place an adequate notation in the area reserved for identification notations in Part C or on a separate record, showing exactly how identification was established. A notation is adequate if it is sufficiently detailed to permit, at a later date, a determination of the exact identification actually used. You and, if you are an officer or employee of an organization, the organization will be held fully responsible for the adequacy of the identification.

The signatures to the request must be executed in your presence. Fully complete and sign the certification form provided for your use for each signature you witness.

If you are an employee (rather than an officer) authorized to certify signatures, insert the words "Authorized Signature" in the space provided for the title. Insert the place and date, as required on the form, and impress the seal of your organization.

**FOR FEDERAL RESERVE BANK USE ONLY**

This transaction was a reportable event.

\$ \_\_\_\_\_ was reported under \_\_\_\_\_ (Social Security Number) for \_\_\_\_\_ (Year)

This transaction was not a reportable event. No interest was reported.



**INSTRUCTIONS**

**USE OF FORM** – Complete this form to reissue paper (definitive) Series EE, E, HH, H, and I United States Savings Bonds, Retirement Plan Bonds, and Individual Retirement Bonds. A separate Part A must be used for each new form of registration. If more space is needed for any item, use a plain sheet of paper or make photocopies, as necessary, and attach to the form. To request payment, sign the backs of the bonds instead of completing this form.

**INCOMPETENT OR MINOR** – A minor of sufficient age and competency to sign the request and to understand the nature of the transaction may request reissue of the bonds. A minor under legal guardianship may not request reissue. An incompetent owner, coowner or beneficiary may not request reissue.

**PART A – NEW BOND REGISTRATION**

1. Describe the bonds to be reissued.
2. Mark the box "In full" if the person listed in Item 3 is to receive the entire value of the bond(s) described in Item 1; or if the person listed in Item 3 is not to receive the entire value, mark the second box and provide the appropriate amount, fractional share, or percentage he/she is to receive.
3. Provide the following information:
  - a. The appropriate taxpayer identification number (social security number or employer identification number).

<i>If the new bonds are to be inscribed in the name of . . .</i>	<i>Provide this . . .</i>
One person as owner, with or without a beneficiary	The social security number of the owner
Two persons as coowners	The social security number of the first-named coowner
A guardian, custodian, or similar representative of the estate of a minor, incompetent, or other ward	The social security number of the minor, incompetent, or other ward
Other fiduciary registration (trustee, administrator of decedent's estate, etc.)	The social security number of the grantor of the trust or decedent or an employer identification number assigned to the fiduciary estate.

- b. The new registration.
  - c. Mailing information. This address will be shown on the new bonds, unless alternate delivery instructions are provided in Item 4.
  - d. To add a coowner or beneficiary, mark the appropriate box and insert his/her name. If a name is shown and no box is marked, coownership will be assumed.
4. To have the bonds mailed to an address other than the address shown in Item 3, provide the name and address of the person or institution receiving them. This address will be shown on the new bonds.

**PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE**

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a social security number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 30 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. DO NOT SEND completed form to the above address; send to correct address shown in "Where to send" in the Instructions.

<b>PART B – REASON FOR REISSUE</b>		
Describe the reason for the reissue. The chart below shows common reasons for reissue. These may not be authorized for all Series. Complete guidelines for authorized reissue transactions may be found in the regulations, in the following Department Circulars: DC 530 (Series E/H), DC 3-80 (Series EE/HH), DC 2-98 (Series I), DC 1-75 (IRB), and DC 1-63 (RPB).		
<b>Bonds may be reissued to...</b>	<b>The form must be signed by...</b>	<b>Additional information</b>
Add a new coowner or beneficiary to a bond in sole owner registration.	The owner.	The original owner must be the first-named coowner.
Change the present beneficiary to coowner.	The owner.	The beneficiary may only be shown as second-named coowner.
Remove the name of a living beneficiary.	The owner (and the beneficiary if Series E or Series H bonds).	The owner may add a different person as coowner or beneficiary.
Remove the name(s) of any deceased registrant(s).	The surviving registrant.	The surviving registrant must be shown as the owner or first-named coowner in the registration of the new bonds. If more than one registration is requested, a separate Part A must be completed for each different registration. Submit certified copies of the death certificates for all deceased registrants except beneficiaries on Series EE, HH, or I bonds.
Show that a change of name occurred.	The person whose name has changed.	Explain exactly how the change of name was authorized (marriage, divorce, court order, naturalization, etc.). Evidence may be required.
Correct an error in registration.	The purchaser.  If the purchaser and the person whose funds were used to purchase the bonds are different persons, both must sign.	Provide the answers to the questions shown.
Substitute the name of the fiduciary who has succeeded the fiduciary named in the registration of the bonds.	The successor in his/her fiduciary capacity.	Submit proof of the succession to the position, such as a certified copy of the letters of appointment or, in the case of a trustee, a copy of the trust instrument and proof of the death or resignation of the original trustee.
Show the name of the executor or administrator of a deceased owner's estate.	The fiduciary in his/her fiduciary capacity.	Submit a certified copy of the letters of appointment, dated within one year of submission and certified copies of the death certificates for all deceased registrants.
Show the name of the guardian, conservator, or similar representative of the estate of a minor or incompetent owner.	The fiduciary in his/her fiduciary capacity.	Submit a certified copy of the letters of appointment, dated within one year of submission.
Change ownership due to divorce, legal separation, or annulment.	The owner or both coowners (or their representatives).  For bonds in coownership form, a request solely to eliminate the name of one coowner may be signed by that coowner only.  For Series E or H bonds, the current beneficiary must consent to the reissue if his/her name is also being removed.	See the Tax Liability statement on this form. The name of another person may be added as coowner or beneficiary.
Remove a living owner/coowner and reissue in a form authorized under the regulations.	The owner/coowner being removed.  For Series E or H bonds, the current beneficiary must consent to the reissue if his/her name is also being removed.	Remaining registrant must be named first in the registration. See the Tax Liability statement on this form. The name of another person may be added as coowner or beneficiary.

PART C - SIGNATURES AND CERTIFICATIONS	
<p><b>SIGNATURES</b> - Sign the form in ink, in the presence of an authorized certifying officer. The form must be signed as indicated in Part B of the instructions. If the request is on behalf of a corporate fiduciary, the name of the corporation must be given, followed by the signature and title of an authorized officer. If there are two or more fiduciaries, all must join in the request unless by express statute, decree of court, or the terms of the instrument under which the fiduciaries are acting, one or more of them may properly execute the request.</p> <p>If an owner/coowner's name has been changed by marriage, divorce, court order, naturalization, or otherwise, he/she must sign the form as follows: "(PRESENT LEGAL NAME)", changed by (specify manner in which change occurred) from "(NAME AS ON BONDS)". To support a change of name, other than by marriage, a complete statement should follow the signature to show exactly how the change of name was authorized. Evidence may be required.</p>	
<p><b>CERTIFICATION</b> - Each person whose signature is required must appear before and establish identification to the satisfaction of an authorized certifying officer. If a minor owner or coowner signs the request, the officer must be satisfied that the minor is of sufficient competency to understand the nature of the transaction. The signatures to the form must be signed in the officer's presence. The certifying officer must affix the seal or stamp which is used when certifying requests for payment. Authorized certifying officers are available at most financial institutions, including credit unions.</p>	
<p><b>Sample</b> certification for a financial institution: SIGNATURE GUARANTEED ABC National Bank Hillview Branch</p>	<p><b>Acceptable</b> certification for a brokerage: SIGNATURE GUARANTEED MEDALLION GUARANTEED Generic Brokerage</p>
<p>_____ Authorized Signature</p>	<p>_____ Authorized Signature XXXXXXXX SECURITIES TRANSFER AGENTS MEDALLION PROGRAM [Bar Code]</p>

**ADDITIONAL REQUIREMENTS FOR SERIES HH/H BONDS:**

- Under the Interest Dividend Tax Compliance Act of 1983 as implemented by Internal Revenue Service regulations, the new owner or first-named coowner must complete IRS Form W-9 to certify that the social security number furnished is correct, to indicate whether or not he/she is subject to backup withholding under the provision of Section 3406(a)(1)(C) of the Internal Revenue Code, and to verify that he/she is a United States person (including a U.S. resident alien). Forms W-9 are available at financial institutions in the United States and Internal Revenue Offices. These forms can also be found on the IRS website at the address [www.irs.gov](http://www.irs.gov).
- The furnishing of Direct Deposit information is a condition of reissue of Series HH bonds bearing issue dates of October 1989 and thereafter. A Direct Deposit form, PD F 5396 or SF 1199A, must be completed for Series HH bonds dated October 1989 and thereafter which are submitted for reissue. The Direct Deposit form must be completed by the new owner or coowner providing the appropriate information for direct deposit of the semi-annual interest payments. Forms SF 1199A are available at financial institutions in the United States. PD F 5396 is available for download on the Internet using the "forms" link at the address [www.treasurydirect.gov](http://www.treasurydirect.gov). The financial institution designated to receive the payment can assist in the completion of the Direct Deposit form.

**ADDITIONAL EVIDENCE** - The Commissioner of the Public Debt, as designee of the Secretary of the Treasury, reserves the right, in any particular case, to require the submission of additional evidence.

**RETURN OF EVIDENCE** - If the evidence submitted with this form is to be returned, provide a written request when the evidence is submitted.

**WHERE TO SEND** - Unless otherwise instructed, the PD F 4000 and the bonds, as well as any other appropriate forms and evidence, must be sent to one of the Treasury Retail Securities Sites shown below:

Treasury Retail Securities Site  
PO Box 299  
Pittsburgh, PA 15230-0299  
1-800-245-2804

Treasury Retail Securities Site  
PO Box 214  
Minneapolis, MN 55480-0214  
1-800-553-2663

Sample PD F 5257 E

PD F 5257 E  
 Department of the Treasury  
 Bureau of the Public Debt  
 (Revised May 2008)

**CHANGE OF ADDRESS NOTIFICATION FOR HH/M ACCOUNTS**  
 COMPLETE THIS FORM TO REPORT A CHANGE OF ADDRESS FOR A SERIES HH/M ACCOUNT.  
 PLACE THE FORM IN AN ENVELOPE AND MAIL IT TO THE SECURITY RETAIL SITE CLOSEST TO YOU.  
 (SEE REVERSE SIDE FOR ADDRESSES.)

NAME	FIRST <b>SAMUEL</b>	MIDDLE INITIAL <b>L</b>	LAST <b>SMITH</b>
OLD ADDRESS	STREET NUMBER, STREET NAME <b>123 FIRST AVE</b>	CITY <b>SUNNY</b>	STATE ZIP CODE <b>CA 92345</b>
NEW ADDRESS	STREET NUMBER, STREET NAME <b>234 SECOND AVE</b>	CITY <b>SUNNY</b>	STATE ZIP CODE <b>CA 92345</b>
TELEPHONE NUMBER	AREA CODE TELEPHONE NUMBER <b>301-123-4567</b>	SOCIAL SECURITY NUMBER AS IT APPEARS ON THE BOND OR ACCOUNT <b>123-45-6789</b>	
E-MAIL ADDRESS	YOUR SOCIAL SECURITY NUMBER <b>123-45-6789</b>		
YOUR NAME HERE	<i>Samuel L. Smith</i>		

Please visit us on the Web at [www.treasurydirect.gov](http://www.treasurydirect.gov)  
 E-mail us at [SavBond1@bpd.treas.gov](mailto:SavBond1@bpd.treas.gov)  
 See Back of Card for Taxpayer Identification and Privacy Act Notices

**WHERE TO SEND** - PD F 5257 should be sent to one of the Treasury Retail Securities Sites shown below:

Treasury Retail Securities Site  
 PO Box 299  
 Pittsburgh, PA 15230-0299  
 1-800-245-2804

Treasury Retail Securities Site  
 PO Box 214  
 Minneapolis, MN 55480-0214  
 1-800-553-2863

Under penalties of perjury, I certify that:

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

(Instructions - You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax returns.)

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

NOTE: The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. Ch. 31 relating to the public debt of the United States. The furnishing of a social security number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary, however, without the information Public Debt may be unable to process transactions.

Information concerning securities, holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes, courts and counsel for litigation purposes, others entitled to distribution or payment, agents and contractors to administer the public debt, agencies or entities for debt collection or to obtain current addresses for payment, agencies through approved computer matches, Congressional offices in response to an inquiry by the individual to whom the record pertains, as otherwise authorized by law or regulation.

▲ PD F 5263 Department of the Treasury Bureau of the Public Debt (Revised July 2001)	<b>ORDER FOR SERIES EE U.S. SAVINGS BONDS</b>	▲ OMB No. 1535-0084 Previous Editions Usable		
PLEASE FOLLOW THE INSTRUCTIONS ON THE BACK. PRINT IN CAPITAL LETTERS. SCANNABLE FORM — DO NOT WRITE OUTSIDE BOXES.				
<b>1. FULL NAME OF OWNER OR FIRST-NAMED COOWNER:</b>				
Name <b>DAVID WILLIAMS</b>				
Social Security Number <b>123-45-6789</b>				
<b>2. NAME OF PERSON TO RECEIVE BONDS IF OTHER THAN THE OWNER OR FIRST-NAMED COOWNER ABOVE</b>				
Mail to:				
<b>3. ADDRESS WHERE BONDS ARE TO BE MAILED</b>				
<b>123 FIRST STREET</b> <small>(NUMBER AND STREET, RURAL ROUTE, OR POST OFFICE BOX)</small>				
<b>BIGVILLE</b> <small>(CITY OR TOWN)</small>				
SC <b>12345</b> <small>(STATE) (ZIP CODE)</small>				
<b>4. COOWNER OR BENEFICIARY (Optional)</b> The following person is to be named as <input type="checkbox"/> coowner <input type="checkbox"/> beneficiary:				
Name				
<small>(Coownership will be assumed if neither or both blocks are checked.)</small>				
<b>5. BONDS ORDERED</b>				
Denom.	Quantity	Issue Price	Total Issue Price	FOR AGENT USE ONLY
\$ 50		X \$ 25.00	= \$ , . 0 0	
\$ 75		X \$ 37.50	= \$ , . 0 0	
\$ 100		X \$ 50.00	= \$ , . 0 0	
\$ 200	1	X \$ 100.00	= \$ , 1 0 0 . 0 0	
\$ 500		X \$ 250.00	= \$ , . 0 0	
\$ 1,000		X \$ 500.00	= \$ , . 0 0	
\$ 5,000		X \$ 2,500.00	= \$ , . 0 0	
\$ 10,000		X \$ 5,000.00	= \$ , . 0 0	
TOTAL ISSUE PRICE OF PURCHASE \$			, 1 0 0 .	AFFIXED AGENT STAMP CERTIFIES THAT TOTAL AMOUNT OF PURCHASE IS CORRECT
<b>6. DATE PURCHASE ORDER AND PAYMENT PRESENTED TO AGENT</b>			<b>11 13 03</b> <small>(MO.) (DAY) (YR.)</small>	
<b>7. SIGNATURE</b>			IF YOU NEED A GIFT CERTIFICATE, PLEASE ASK THE PERSON ACCEPTING THIS FORM TO PROVIDE ONE TO YOU.	
PURCHASER'S SIGNATURE 			DAYTIME TELEPHONE NUMBER <b>(803) 123-4567</b>	
PURCHASER'S NAME, IF OTHER THAN OWNER OR FIRST-NAMED COOWNER (Please print)			DAYTIME TELEPHONE NUMBER	
STREET ADDRESS (If not shown above)			CITY	STATE
			STATE	ZIP CODE
5263 03 99			SEE INSTRUCTIONS FOR PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE	
			FRB COPY	



PD F 5263-1 Department of the Treasury Bureau of the Public Debt (Revised November 2001)	<b>ORDER FOR SERIES EE U.S. SAVINGS BONDS                  TO BE REGISTERED IN NAME OF FIDUCIARY</b>	OMB No. 1535-0084			
PLEASE FOLLOW THE INSTRUCTIONS ON THE BACK. PRINT IN CAPITAL LETTERS.					
1. FIDUCIARY REGISTRATION (Due to space restrictions on savings bonds, information printed below may be abbreviated by the Federal Reserve Bank.)					
Name <u>HUNTER G BRACE OR DREAMA BRACE</u> <u>CO-TR u/d/t DTD 5-15-02</u>					
Social Security Number <u>123-45-6789</u> OR Taxpayer ID Number <u>—</u>					
2. NAME OF PERSON TO RECEIVE BONDS IF OTHER THAN FIDUCIARY ABOVE Mail to:					
3. ADDRESS WHERE BONDS ARE TO BE MAILED <u>202 BOTTLENECK WAY</u> <small>(NUMBER AND STREET, RURAL ROUTE, OR POST OFFICE BOX)</small> <u>PARKERSBURG</u> <u>WV</u> <u>26106</u> <small>(CITY OR TOWN) (STATE) (ZIP CODE)</small>					
4. COOWNER OR BENEFICIARY (Optional) The following person is to be named as <u>coowner</u> <input type="checkbox"/> <u>beneficiary:</u> <input type="checkbox"/>					
Name <small>(Coownership will be assumed if neither or both blocks are checked.)</small>					
5. BONDS ORDERED					
	Denom.	Quantity	Issue Price	Total Issue Price	FOR AGENT USE ONLY
	\$ 50		X \$ 25.00 = \$		
	\$ 75		X \$ 37.50 = \$		
	\$ 100		X \$ 50.00 = \$		
	\$ 200		X \$ 100.00 = \$		
	\$ 500		X \$ 250.00 = \$		
	\$ 1,000		X \$ 500.00 = \$		
	\$ 5,000	2	X \$ 2,500.00 = \$	5,000.	
	\$ 10,000	2	X \$ 5,000.00 = \$	10,000.	
TOTAL ISSUE PRICE OF PURCHASE				\$ 15,000.	AFFIXED AGENT STAMP CERTIFIES THAT TOTAL AMOUNT OF PURCHASE IS CORRECT
6. DATE PURCHASE ORDER AND PAYMENT PRESENTED TO AGENT			<u>06</u> <u>20</u> <u>02</u> <small>(MO.) (DAY) (YR.)</small>		
7. SIGNATURE					
PURCHASER'S SIGNATURE <u>Hunter G Brace</u>			DAYTIME TELEPHONE NUMBER <u>(304) 555-2200</u>		
PURCHASER'S NAME, IF OTHER THAN OWNER OR FIRST-NAMED COOWNER (Please print)					
STREET ADDRESS (If not shown above)		CITY	STATE	ZIP CODE	
SEE INSTRUCTIONS FOR PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE					

**INSTRUCTIONS FOR COMPLETING THE PURCHASE ORDER**

- FIDUCIARY REGISTRATION.** Clearly PRINT in block letters the name and title or capacity of the fiduciary (including legal guardians and similar representatives, certain custodians, and trustees) followed by an appropriate reference to the estate or the authority governing the trust. Show the social security account number of the ward or the taxpayer identifying number assigned to the trust. A social security account or taxpayer number must be provided.

Examples Of Authorized Registrations	Abbreviations To Be Used On Purchase Order
Tenth National Bank guardian (or conservator, etc.) of the estate of George N. Brown, a minor (or incompetent, aged person, etc.).	Tenth Natl Bk gdn (or cons) est George N Brown an incom (or aged pers, etc.)
Tenth National Bank, trustee under agreement with Paul E. White, dated 2/1/80.	Tenth Natl Bk Tr U/A Paul E White dtd 2-1-80
Carl A. Black and Henry B. Green, co-trustees under agreement with Paul E. White, dated 2/1/80.	Carl A Black & Henry B Green Co-Tr U/A Paul E White dtd 2-1-80
Paul E. White, trustee under declaration of trust dated 2/1/80.	Paul E White Tr U/D/T dtd 2-1-80

For complete information as to authorized forms of registration and restrictions, see Department Circular, Public Debt Series No. 3-80.

- NAME OF PERSONS TO RECEIVE BONDS IF OTHER THAN FIDUCIARY ABOVE.** After "Mail to:" print the name to whom the bonds are to be mailed.
- ADDRESS WHERE BONDS ARE TO BE MAILED.** In all cases, print the address where the bonds are to be mailed.
- COOWNER OR BENEFICIARY.** You may **not** include a coowner or beneficiary on bonds issued in a trust form of registration. You **may**, however, include a coowner or beneficiary on bonds that name as owner a minor or incompetent person who is under legal guardianship, but **only** if the funds used to purchase the bonds do not belong to the minor or incompetent.  
If you wish to name a coowner or beneficiary, check the appropriate box and print the person's name.  
If you name a coowner: The bonds may be cashed by the coowner or by the guardian (or conservator, etc.) of the estate of the minor or incompetent.  
If you name a beneficiary: The bonds may not be cashed by the beneficiary during the lifetime of the owner.
- BONDS ORDERED.** Indicate next to the appropriate denomination the number of bonds being purchased; the total price involved for each denomination (no. of bonds X issue price); and the total amount of purchase. If you fail to indicate the denomination preferred, the fewest number of bonds which equal the total amount of purchase will be issued.
- DATE PURCHASE ORDER AND PAYMENT PRESENTED TO AGENT.** Indicate the date on which the purchase order and payment is presented (received) and accepted by the bank or other financial institution authorized to act as an agent of the Treasury Department.
- SIGNATURE.** Please sign this purchase order. Print your name and address if they don't appear in the registration of the bonds as shown in Sections 1 and 3. In order to promptly resolve any problems connected with this purchase order, also provide a telephone number where you ordinarily may be reached Monday through Friday, from 9 a.m. to 5 p.m.

**NOTE:** Upon completion, submit purchase order and total amount of purchase to a financial institution authorized to sell U.S. Savings Bonds. **ALLOW ABOUT THREE WEEKS FOR PROCESSING.**

**NOTICE UNDER THE PRIVACY AND PAPERWORK REDUCTION ACTS**

We're asking for the information on this form to assist us in processing your securities transaction requests. Our authority comes from 31 U.S.C. Ch. 31 which authorizes the Treasury Department to borrow money to pay the public debt of the United States. Also, 26 U.S.C. 6109 requires us to use your SSN on certain forms when we report taxable income to IRS. It's voluntary that you provide the requested information, but without it, we may not be able to process your transaction requests. Information concerning your securities holdings and transactions is considered confidential under Treasury regulations (31 CFR Part 323) and the Privacy Act. However, the following routine uses of this information may include disclosure to the following persons or entities: agents and contractors who help us manage the public debt; others entitled to the securities or payment; agencies (including disclosure through approved computer matches) determining eligibility for benefits, finding persons we've lost contact with, or helping us collect debts; agencies for investigations or prosecutions; courts, counsel, and others for litigation and other proceedings; a Congressional office asking on your behalf; and as otherwise authorized by law.

We estimate it will take you about 5 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND completed form to the above address; instead, send to a financial institution authorized to sell U.S. Savings Bonds.**

For official use only: Customer Name	Customer No.
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PD F 5336 E  
Department of the Treasury  
Bureau of the Public Debt  
(Revised April 2008)

**DISPOSITION OF TREASURY SECURITIES BELONGING TO A DECEDENT'S  
ESTATE BEING SETTLED WITHOUT ADMINISTRATION**

OMB No. 1535-0118

Visit us on the Web at [www.treasurydirect.gov](http://www.treasurydirect.gov)

**IMPORTANT: Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment.**

**PRINT IN INK OR TYPE ALL INFORMATION**

A person qualified by the Department of the Treasury to act as voluntary representative must use this form to request disposition of United States Treasury Securities and/or related payments belonging to a decedent's estate that is not being administered. See the instructions for the definition of a voluntary representative. *If the decedent's securities and/or related payments are worth over \$100,000 redemption and/or par value as of the date of death, Treasury regulations require that the estate be administered through the court; in this event, this form may not be used.*

**WHERE TO SEND** – Unless otherwise instructed in accompanying correspondence, send this form, all securities and/or related checks, and any necessary evidence to: Department of the Treasury, Bureau of the Public Debt, using the addresses listed below:

- > Definitive (paper) savings bonds – PO Box 7012, Parkersburg, WV 26106-7012
- > All marketable securities and electronic savings bonds – PO Box 426, Parkersburg, WV 26106-0426
- > Definitive (paper) savings bonds and marketable or electronic savings bonds – PO Box 426, Parkersburg, WV 26106-0426

*Carefully read the instructions before completing this form.*

**PART A – ESTATE INFORMATION**

Provide the information below and submit certified copies of the death certificates for all deceased registrants.

**ELIZABETH WESTON**

(Name of Deceased Owner - If more than one person named on the securities, the person who died last)

**912-34-5678**

(Decedent's Social Security Number)

**CA**

(Jurisdiction of Legal Residence)

By signing this form, I certify that a legal representative has not been and will not be appointed through the court and that the estate will not be settled in accordance with the law of the decedent's domicile (such as Summary Administration, Small Estates Act, Texas Muniment of Title, Louisiana Judgment of Possession, etc.).

*If the above statement does not apply, do not complete this form. Instead, send the securities and all evidence and/or documentation concerning the estate to the address shown in "WHERE TO SEND" above.*

**PART B – PERSON QUALIFIED TO ACT AS VOLUNTARY REPRESENTATIVE**

Title 31, Code of Federal Regulations (CFR), provides that to be qualified to act as voluntary representative, a person must be competent and eighteen years of age or older and be eligible according to the Order of Precedence for Voluntary Representative shown below. *Carefully read the instructions before completing this Part.*

Mark the box that represents your eligibility to act as voluntary representative.

**Order of Precedence for Voluntary Representative**

- I am the surviving spouse
- I am a child of the decedent and there is no surviving spouse
- I am a descendant of a deceased child of the decedent and there are none of the above
- I am a parent of the decedent and there are none of the above
- I am a brother or sister of the decedent and there are none of the above
- I am a descendant of a deceased brother or sister of the decedent and there are none of the above
- I am next of kin of the decedent as determined by the law of the jurisdiction in which the decedent was domiciled at the date of death and there are none of the above

**PART C – TYPE OF DISPOSITION**  
 As voluntary representative, you may request one of the following (mark the appropriate box):

Payment to yourself as voluntary representative on behalf of all persons entitled to share in the decedent's estate. (Continue to Part D.)

Distribution of securities and/or related payments to the persons entitled according to the law of the jurisdiction in which the decedent was domiciled at the date of death. (Skip to Part E.)

**PART D – PAYMENT TO VOLUNTARY REPRESENTATIVE**  
 I request that payment of the securities and/or related payments be made to me as voluntary representative.

1. Pay to: **FRAN WESTON** **891-23-4567**  
(Name) (Social Security Number)  
**123 4TH LANE SUNNY, CA 91234**  
(Mailing Address)

2. Description of securities and/or related payments:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION
PAPER SERIES EE BOND	06/01	1000	M729843125EE	912-34-5678 ELIZABETH WESTON 123 4TH LANE SUNNY CA 91234

3. Mark the box for the particular type of security involved:

<p><i>Book-Entry Savings Bonds (electronic issue held in TreasuryDirect®) (Series E, EE and I)</i></p> <p><input type="checkbox"/> Payment by Direct Deposit</p> <p><i>Savings Bonds or Notes (paper issue only) (Series A-D, E, EE, F, G, H, HH, I, J, &amp; KI)</i></p> <p><input checked="" type="checkbox"/> Payment by check</p> <p><input type="checkbox"/> Payment by Direct Deposit</p>	<p><i>Marketable Treasury Bills, Notes, Bonds, and TIPS (paper issue or electronic issue held in Legacy Treasury Direct or TreasuryDirect)</i></p> <p><input type="checkbox"/> Sell the unmatured security on my behalf (Payment will be made by Direct Deposit; additional forms will be necessary)</p> <p><input type="checkbox"/> Payment of the matured definitive (paper) security by check</p> <p><input type="checkbox"/> Payment of the matured Book-Entry (electronic) security held in Legacy Treasury Direct or TreasuryDirect by Direct Deposit</p> <p><input type="checkbox"/> Payment of the matured Book-Entry (electronic) security held in Legacy Treasury Direct by check</p>
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Direct Deposit funds as authorized below:

\_\_\_\_\_  
(Name/Names on the Account)

\_\_\_\_\_  
(Depositor's Account No.)

Financial Institution Routing No.:  -  -

\_\_\_\_\_  
(Financial Institution's Name)

\_\_\_\_\_  
(Phone No.)

Type of Account:  Checking  Savings

*(If you completed Part D to receive payment as voluntary representative, do not complete Part E. Skip to Part F.)*

**PART E – DISTRIBUTION OF SECURITIES AND/OR RELATED PAYMENTS TO PERSON ENTITLED**

I request that the securities and/or related payments be distributed as follows:

1. Distribute to: \_\_\_\_\_ (Name) \_\_\_\_\_ (Social Security Number)  
 \_\_\_\_\_ (Mailing Address)  
 \_\_\_\_\_ (Phone Number)

2. Description of securities and/or related payments:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION

3. Extent of distribution:  In full  \_\_\_\_\_ Amount, Fractional Share, or Percentage

**PART E – DISTRIBUTION OF SECURITIES AND/OR RELATED PAYMENTS TO PERSON ENTITLED**

I request that the securities and/or related payments be distributed as follows:

1. Distribute to: \_\_\_\_\_ (Name) \_\_\_\_\_ (Social Security Number)  
 \_\_\_\_\_ (Mailing Address)  
 \_\_\_\_\_ (Phone Number)

2. Description of securities and/or related payments:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION

3. Extent of distribution:  In full  \_\_\_\_\_ Amount, Fractional Share, or Percentage

**PART F - SIGNATURE AND CERTIFICATION**

I certify under penalty of perjury that the information provided herein is true and correct to the best of my knowledge and belief and that I am eligible to act as voluntary representative. I further certify that I will distribute payment made to me as voluntary representative or that I am distributing the securities and/or related payments to the persons entitled by the law of the jurisdiction in which the decedent was domiciled at the date of death. The United States is not liable to any person for the improper distribution of payments or securities. Upon payment or distribution of the securities at my request as voluntary representative, the United States is released to the same extent as if it had paid or delivered to a representative of the estate appointed pursuant to the law of the jurisdiction in which the decedent was domiciled at the date of death.

I bind myself, my heirs, legatees, successors and assigns, jointly and severally, to hold the United States harmless on account of the transaction requested, to indemnify unconditionally and promptly repay the United States in the event of any loss which results from this request, including interest, administrative costs, and penalties. I consent to the release of any information regarding this transaction, including information contained in this application, to any party having an ownership or entitlement interest in the securities or payments.

*You must wait until you are in the presence of a certifying officer to sign this form.*

Sign Here: => Frank Weston (Applicant's Signature, As Voluntary Representative of the Decedent's Estate) (555) 777-6666 (Daytime Telephone Number)

Address: 123 4TH LANE (Number and Street or Rural Route) SUNNY (City) CA (State) 91234 (ZIP Code)

E-Mail Address: \_\_\_\_\_

*Certifying Officer - The individual must sign in your presence. You must complete the certification and affix your stamp or seal.*

I CERTIFY that Frank Weston whose identity is known or was proven to me, personally appeared before me this 25<sup>th</sup> day of April, 2008.

at Sunny (City) CA (State), and signed this form.

(OFFICIAL STAMP OR SEAL)

Jane Doe (Signature and Title of Certifying Officer)

AnyBank (Number and Street or Rural Route) 231 8<sup>th</sup> St

Sunny (City) CA (State) 91234 (ZIP Code)

**PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE**

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a social security number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 30 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. DO NOT SEND completed form to the above address; send to the address shown in the instructions.

**INSTRUCTIONS**

**USE OF FORM** – A voluntary representative is a person qualified by the Department of the Treasury to request disposition of United States Treasury Securities (Treasury Bills, Notes, Bonds, TIPS, Savings Bonds and Savings Notes) and/or related payments (not exceeding \$100,000) that belong to a decedent's estate if the estate is not being administered through the court. A voluntary representative of the decedent's estate must complete this form to request:

- Payment on behalf of persons entitled to the estate according to the law of the jurisdiction in which the decedent was domiciled at the date of death, or
- Distribution of the securities to the persons entitled to the estate according to the law of the jurisdiction in which the decedent was domiciled at the date of death.

If more space is needed for any item, use a plain sheet of paper or make photocopies, as necessary, and attach to the form.

**All securities belonging to the decedent's estate must be included in this transaction. If the redemption and/or par value of all securities and/or related payments owned by the decedent as of the date of death exceeds \$100,000, Treasury regulations require that the estate be administered through the court; in this event, this form may not be used.**

**PART A – ESTATE INFORMATION**

Provide the requested information regarding the decedent. If more than one deceased person is named on the securities, provide the information for the person who died last. **Submit certified copies of the death certificates for all deceased registrants.**

Insert the following information:

- Decedent's name
- Decedent's social security number
- Jurisdiction (state, district, or territory) of decedent's last legal residence

By signing this form you certify that the decedent's estate has not been and will not be administered through a court or settled in accordance with the law of the decedent's domicile (such as Summary Administration, Small Estates Act, Texas Minument of Title, Louisiana Judgment of Possession, etc.). **If a legal representative has been appointed by the court, if the estate has been administered and is now closed, or if you have a document establishing entitlement to the estate (other than an unprobated will), do not complete this form. Instead, send the securities and all evidence and/or documentation concerning the estate to the address shown in "WHERE TO SEND" on the last page of these instructions. Upon review of the submission, we will provide additional instructions, if necessary.**

**PART B – PERSON QUALIFIED TO ACT AS VOLUNTARY REPRESENTATIVE**

Title 31, Code of Federal Regulations (CFR), provides that disposition of a decedent's estate that is not being administered through the court will be made upon the request of a person qualified to act as voluntary representative. To act as voluntary representative, you must be competent and eighteen years of age or older and be eligible according to the Order of Precedence for Voluntary Representative.

Starting at the top, read down the Order of Precedence until you find the situation that applies to you. Mark the box that represents your eligibility to act as voluntary representative. For example, if the decedent leaves a surviving spouse and children (over the age of eighteen), the surviving spouse must complete this form. If there is no surviving spouse, one of the children (over the age of eighteen) must complete this form.

**PART C – TYPE OF DISPOSITION**

Title 31, Code of Federal Regulations (CFR), provides that a voluntary representative may request one of the following:

- Payment to the voluntary representative on behalf of all persons entitled to share in the decedent's estate.
- Distribution of securities and/or related payments to the persons entitled according to the law of the jurisdiction in which the decedent was domiciled at the date of death.

Mark the appropriate box. If you are requesting payment, continue to Part D. If you are requesting distribution, skip Part D and continue to Part E.

**PART D – PAYMENT TO VOLUNTARY REPRESENTATIVE**

Complete this part to receive payment as voluntary representative.

A person acting as voluntary representative who receives payment of securities and/or related payments warrants, certifies, and unconditionally guarantees that he/she will make distribution of the proceeds to the persons entitled by the law of the decedent's domicile at the date of death. Payment to a voluntary representative is for the convenience of the United States and does not determine ownership of the securities or their proceeds.

1. Provide your name, social security number, and mailing address.

Note: Your social security number may be used to report all of the interest earned to the Internal Revenue Service for Federal income tax purposes. For Federal income tax information, see IRS Publication 550 or contact the IRS or your tax advisor.

2. Describe the securities and/or checks:

- > TITLE OF SECURITY – Identify each security by series, interest rate, type, CUSIP, and call and maturity date, as appropriate. If describing a check, insert the word "check."
- > ISSUE DATE – Provide the issue date of each security or check.
- > FACE AMOUNT – Provide the face amount (par or denomination) of each security or check.
- > IDENTIFYING NUMBER (if applicable) – Provide the serial number of each security, the confirmation number, or the check number.

REGISTRATION – Provide the registration of each security, check, or account; also provide the account number, if any. Note: If the taxpayer identification number is included in the registration but is masked (i.e. \*\*\*-\*\*-1234), please be sure to provide the entire number.

**EXAMPLES:**

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION
Paper Marketable Security 9 1/8 % TREASURY BOND OF 2004-2009 MATURES 5/15/09 CUSIP 912810CG1	5/15/79	\$5,000	Serial # 123	JOHN DOE AND JANE DOE SSN 222-22-2222
Electronic Marketable Security CUSIP 912795QW4	2/5/04	\$1,000		ACCT # 4800-123-1234 JOHN DOE SSN 222-22-2222
Electronic Series I Savings Bond SERIES I	1/1/02	\$100	Confirmation # IAAAB	ACCT # N-111-11-1111 JOHN DOE
Paper Series EE Savings Bond SERIES EE	7/99	\$100	Serial # C-123,456,789-EE	SSN 222-22-2222 JOHN DOE OR JANE DOE
Check CHECK	7/26/04	\$351.02	Check # 502123456	JOHN DOE

If unsure what to provide in each of the areas, furnish all identifying information in the space for REGISTRATION.

3. Mark the appropriate box indicating the method of payment for the particular type of security involved. Note: If securities are held in a TreasuryDirect account, payment must be made by Direct Deposit. Payment for matured electronic securities held in a Legacy Treasury Direct account may be made by check or Direct Deposit. The only payment option for matured definitive (paper) marketable securities is by check.

For payment by Direct Deposit, furnish the name(s) on the account, the account number, the type of account, and the financial institution's name, the routing/transit number that identifies the institution, and the institution's phone number. You may need to contact the financial institution to obtain the routing number.

(If you completed Part D to receive payment as voluntary representative, do not complete Part E. Skip to Part F.)

**PART E -- DISTRIBUTION OF SECURITIES AND/OR RELATED PAYMENTS TO PERSON ENTITLED**

Complete this part to distribute the securities and/or related payments to the persons entitled.

A person acting as voluntary representative who distributes securities and/or related payments warrants, certifies, and unconditionally guarantees that he/she is making distribution to the persons entitled by the law of the decedent's domicile at the date of death.

1. Enter the name, social security number, address, and phone number of only one distributee in each Part E, Item 1. (A separate Part E must be completed for each distributee.)
2. Describe only the securities and/or checks that the person shown in Item 1 is to receive, in whole or in part. See Item 2 in Part D for information on how to describe securities and/or checks.
3. Mark the box "In full" if the person listed in Item 1 is to receive the entire value of the securities and/or checks described in Item 2; or if the person listed in Item 1 is not to receive the entire value, mark the second box and provide the appropriate amount, fractional share, or percentage he/she is to receive.

In most cases, we will need additional forms and/or information from the distributee. If so, we may contact the distributee directly. If the transaction can be processed without additional forms or information from the distributee, we will send the securities and/or payments directly to the distributee.

Note: If the distributee wants payment of eligible paper:

- > Savings bonds or notes, he/she must complete the request on the reverse of the bond.
- > Marketable securities, the voluntary representative must complete the assignment on the reverse of the security and the distributee must complete IRS Form W-9.

Any interest that is or becomes due on securities belonging to the estate of the decedent will be paid to the person to whom the securities are distributed, unless otherwise requested.

**PART F -- SIGNATURES AND CERTIFICATIONS**

**SIGNATURES** -- The application must be signed in ink.

**CERTIFICATION** -- You must appear before and establish identification to the satisfaction of an authorized certifying officer. The form must be signed in the officer's presence. The certifying officer must affix the seal or stamp that is used when certifying requests for payment. Authorized certifying officers are available at most financial institutions, including credit unions.

**ADDITIONAL REQUIREMENTS** -- The Commissioner of the Public Debt, as designee of the Secretary of the Treasury, reserves the right in any particular case to require the submission of additional evidence and/or the formal administration of the estate.

**RETURN OF EVIDENCE** -- If you want the evidence submitted with this form returned to you, please provide a written request when you submit the form and evidence.

**WHERE TO SEND** -- Unless otherwise instructed in accompanying correspondence, send this form, all securities and/or related checks, and any necessary evidence to: Department of the Treasury, Bureau of the Public Debt, using the addresses listed below:

- > Definitive (paper) savings bonds -- PO Box 7012, Parkersburg, WV 26106-7012
- > All marketable securities and electronic savings bonds -- PO Box 426, Parkersburg, WV 26106-0426
- > Definitive (paper) savings bonds and marketable or electronic savings bonds -- PO Box 426, Parkersburg, WV 26106-0426

Note: You must use only one form and describe all of the securities.

PD F 5374  
 Department of the Treasury  
 Bureau of the Public Debt  
 (Revised January 2008)

**SERIES I ORDER FOR U.S. SAVINGS BONDS**

OMB No. 1535-0084  
 Previous Editions Usable

Do you know you can purchase and redeem *electronic* savings bonds and marketable securities online when you open a TreasuryDirect account with the U.S. Treasury? Learn more at [www.TreasuryDirect.gov](http://www.TreasuryDirect.gov)

PLEASE FOLLOW THE INSTRUCTIONS ON THE BACK. PRINT IN CAPITAL LETTERS. SCANNABLE FORM — DO NOT WRITE OUTSIDE BOXES.

**1. FULL NAME OF OWNER OR FIRST-NAMED COOWNER**

Name **AUDREY E BROWN**  
 Social Security Number **123 - 45 - 6789**

**2. NAME OF PERSON TO RECEIVE BONDS IF OTHER THAN THE OWNER OR FIRST-NAMED COOWNER ABOVE**

Mail to:

**3. ADDRESS WHERE BONDS ARE TO BE MAILED**

**321 1ST AVE**  
(NUMBER AND STREET, RURAL ROUTE, OR POST OFFICE BOX)  
**SUNNY**  
(CITY OR TOWN) **CA 91234**  
(STATE) (ZIP CODE)

**4. COOWNER OR BENEFICIARY (Optional) The following person is to be named as  coowner  beneficiary:**

Name **JAMES R BROWN**  
(Coownership will be assumed if neither or both blocks are checked.)

**5. BONDS ORDERED**

Denom.	Quantity	Issue Price	Total Issue Price	FOR AGENT USE ONLY
\$ 50	1	X \$ 50.00	= \$ 50.00	
\$ 75		X \$ 75.00	= \$ .00	
\$ 100	1	X \$ 100.00	= \$ 100.00	
\$ 200		X \$ 200.00	= \$ .00	
\$ 500		X \$ 500.00	= \$ .00	
\$ 1,000		X \$ 1,000.00	= \$ .00	
\$ 5,000		X \$ 5,000.00	= \$ .00	
TOTAL ISSUE PRICE OF PURCHASE			\$ 150.00	AFFIXED AGENT STAMP CERTIFIES THAT TOTAL AMOUNT OF PURCHASE IS CORRECT

**6. DATE PURCHASE ORDER AND PAYMENT PRESENTED TO AGENT**

**06 02 07**  
(MO.) (DAY) (YR.)

**7. SIGNATURE**

*Audrey Brown*  
 PURCHASER'S SIGNATURE

**IF YOU NEED A GIFT CERTIFICATE, PLEASE ASK THE PERSON ACCEPTING THIS FORM TO PROVIDE ONE TO YOU.**

PURCHASER'S NAME, IF OTHER THAN OWNER OR FIRST-NAMED COOWNER (Please print)

**(111) 222-3333**  
 DAYTIME TELEPHONE NUMBER

STREET ADDRESS (If not shown above)

CITY

STATE

ZIP CODE

5374 108

SEE INSTRUCTIONS FOR PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE

FRB COPY



PD F 5374-1  
Department of the Treasury  
Bureau of the Public Debt  
(Revised January 2008)

**SERIES I**  
**ORDER FOR U.S. SAVINGS BONDS TO**  
**BE REGISTERED IN NAME OF FIDUCIARY**

PLEASE FOLLOW THE INSTRUCTIONS ON THE BACK. PRINT IN CAPITAL LETTERS.

OMB No. 1535-0084

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**1. FIDUCIARY REGISTRATION (Due to space restrictions on savings bonds, information printed below may be abbreviated by the Federal Reserve Bank.)**

Name BANK USA TR U/A MARY D SMITH  
DTD 5-15-02

Social Security Number     -    -     OR Taxpayer ID Number 12-3456789

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**2. NAME OF PERSON TO RECEIVE BONDS IF OTHER THAN FIDUCIARY ABOVE**

Mail to: BANK USA ATTN JANE DOE

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**3. ADDRESS WHERE BONDS ARE TO BE MAILED**

123 MAIN ST  
(NUMBER AND STREET, RURAL ROUTE, OR POST OFFICE BOX)

SOMETOWN  
(CITY OR TOWN)

FL 12345  
(STATE) (ZIP CODE)

---

**4. COOWNER OR BENEFICIARY (Optional) The following person is to be named as**  **coowner**  **beneficiary:**

Name \_\_\_\_\_

(Coownership will be assumed if neither or both blocks are checked.)

---

**5. BONDS ORDERED**

Denom.	Quantity	Issue Price	Total Issue Price	FOR AGENT USE ONLY
\$ 50		X \$ 50.00 = \$	, .00	
\$ 75		X \$ 75.00 = \$	, .00	
\$ 100		X \$ 100.00 = \$	, .00	
\$ 200		X \$ 200.00 = \$	, .00	
\$ 500		X \$ 500.00 = \$	, .00	
\$ 1,000	3	X \$ 1,000.00 = \$	3,000 .00	
\$ 5,000		X \$ 5,000.00 = \$	, .00	
TOTAL ISSUE PRICE OF PURCHASE			\$ 3,000 .00	<small>AFFIXED AGENT STAMP CERTIFIES THAT TOTAL AMOUNT OF PURCHASE IS CORRECT</small>

---

**6. DATE PURCHASE ORDER AND PAYMENT PRESENTED TO AGENT** 06 20 06  
(MO.) (DAY) (YR.)

---

**7. SIGNATURE**

B. Plain Turner  
PURCHASER'S SIGNATURE

B. PLAIN TURNER BANK USA (111) 222-3333  
PURCHASER'S NAME, IF OTHER THAN OWNER OR FIRST-NAMED COOWNER (Please print) DAYTIME TELEPHONE NUMBER

STREET ADDRESS (If not shown above) CITY STATE ZIP CODE

SEE INSTRUCTIONS FOR PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE

**INSTRUCTIONS FOR COMPLETING THE PURCHASE ORDER**

- FIDUCIARY REGISTRATION.** Clearly PRINT in block letters the name and title or capacity of the fiduciary (including legal guardians and similar representatives, certain custodians, and trustees) followed by an appropriate reference to the estate or the authority governing the trust. Show the social security account number of the ward or the taxpayer identifying number assigned to the trust. A social security account or taxpayer number must be provided.

Examples Of Authorized Registrations	Abbreviations To Be Used On Purchase Order
Tenth National Bank guardian (or conservator, etc.) of the estate of George N. Brown, a minor (or incompetent, aged person, etc.).	Tenth Natl Bk gdn (or cons) est George N Brown an incmp (or aged pers, etc.)
Tenth National Bank, trustee under agreement with Paul E. White, dated 2/1/80.	Tenth Natl Bk Tr U/A Paul E White dtd 2-1-80
Carl A. Black and Henry B. Green, co-trustees under agreement with Paul E. White, dated 2/1/80.	Carl A Black & Henry B Green Co-Tr U/A Paul E White dtd 2-1-80
Paul E. White, trustee under declaration of trust dated 2/1/80.	Paul E White Tr U/D/T dtd 2-1-80

For complete information as to authorized forms of registration and restrictions, see Department Circular, Public Debt Series No. 2-98.

- NAME OF PERSONS TO RECEIVE BONDS IF OTHER THAN FIDUCIARY ABOVE.** After "Mail to," print the name to whom the bonds are to be mailed.
- ADDRESS WHERE BONDS ARE TO BE MAILED.** In all cases, print the address where the bonds are to be mailed.
- COOWNER OR BENEFICIARY.** You may not include a coowner or beneficiary on bonds issued in a trust form of registration. You may, however, include a coowner or beneficiary on bonds that name as owner a minor or incompetent person who is under legal guardianship, but only if the funds used to purchase the bonds do not belong to the minor or incompetent. If you wish to name a coowner or beneficiary, check the appropriate box and print the person's name. If you name a coowner: The bonds may be cashed by the coowner or by the guardian (or conservator, etc.) of the estate of the minor or incompetent. If you name a beneficiary: The bonds may not be cashed by the beneficiary during the lifetime of the owner.
- BONDS ORDERED.** Indicate next to the appropriate denomination the number of bonds being purchased; the total price involved for each denomination (no. of bonds X issue price); and the total amount of purchase. If you fail to indicate the denomination preferred, the fewest number of bonds which equal the total amount of purchase will be issued.
- DATE PURCHASE ORDER AND PAYMENT PRESENTED TO AGENT.** Indicate the date on which the purchase order and payment is presented (received) and accepted by the bank or other financial institution authorized to act as an agent of the Treasury Department.
- SIGNATURE.** Please sign this purchase order. Print your name and address if it does not appear in the registration of the bonds as shown in Section 1. In order to promptly resolve any problems connected with this purchase order, also provide a telephone number where you ordinarily may be reached Monday through Friday, from 9 a.m. to 5 p.m.

**NOTE:** Upon completion, submit purchase order and total amount of purchase to a financial institution authorized to sell U.S. Savings Bonds. ALLOW ABOUT THREE WEEKS FOR PROCESSING.

**NOTICE UNDER THE PRIVACY AND PAPERWORK REDUCTION ACTS**

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. Ch. 31 relating to the public debt of the United States. The furnishing of a social security number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose for requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies, through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law, or regulation.

We estimate it will take you about 5 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND completed form to the above address; instead, send to a financial institution authorized to sell U.S. Savings Bonds.**

For official use only: Customer Name	Customer No.
PD F 5394 E Department of the Treasury Bureau of the Public Debt (Revised April 2008)	OMB No. 1535-0131

**AGREEMENT AND REQUEST FOR DISPOSITION  
OF A DECEDENT'S TREASURY SECURITIES**

Visit us on the Web at [www.treasurydirect.gov](http://www.treasurydirect.gov)

**IMPORTANT:** Follow instructions in filling out this form. You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment.

PRINT IN INK OR TYPE ALL INFORMATION

**USE OF FORM** – Use this form to request disposition of United States Treasury Securities (Treasury Bills, Notes, Bonds, TIPS, Savings Bonds, and Savings Notes) and/or related payments belonging to a decedent's estate, but only under one of the circumstances described in the instructions.

**WHERE TO SEND** – Send this form, all securities and/or related checks, and any necessary evidence to the Department of the Treasury, Bureau of the Public Debt, using the address listed below that is appropriate to the type of security involved:

- > HH/H (paper) Savings Bonds – PO Box 2186, Parkersburg, WV 26106-2186
- > E/EE/I (paper) Savings Bonds – PO Box 7012, Parkersburg, WV 26106-7012
- > E, EE, and I Book-Entry (electronic) Savings Bonds – PO Box 7015, Parkersburg, WV 26106-7015
- > Treasury Bills, Notes, Bonds, and TIPS (paper and electronic issues) - PO Box 426, Parkersburg, WV 26106-0426

*Carefully read the instructions before completing this form.*

<b>PART A – DECEDENT'S INFORMATION</b>	
Provide the information below and submit certified copies of the death certificates for all deceased registrants.	
<b>BETH WESTON</b>	
<small>(NAME OF DECEASED OWNER – If more than one person named on the securities, the person who died last)</small>	
123-45-6789	CA
<small>(Decedent's Social Security Number)</small>	<small>(State of Legal Residence)</small>

<b>PART B – CIRCUMSTANCES OF REQUEST</b>	
Mark the appropriate box to indicate the circumstances under which you are using this form. See Part B of the instructions for evidence requirements.	
1. <input checked="" type="checkbox"/>	This request is made in connection with an estate that has been administered, the legal representative discharged, and the estate closed. <b>Evidence – A certified copy of the final account or decree of distribution.</b>
2. <input type="checkbox"/>	This request is made in connection with an estate that is being settled in accordance with State statute (for example: Summary Administration, Small Estates Act, Texas Muniment of Title, or Louisiana Judgment of Possession). <b>Evidence – Submit evidence in accordance with state law or statute.</b>

<b>PART C – PERSONS ENTITLED</b>			
Complete this Part to show all persons entitled to the securities and/or related payments.			
<b>1. List the persons entitled to the securities and/or payments (according to the supporting evidence):</b>			
	<b>Name</b>	<b>Basis of Entitlement</b>	<b>Age (if under 21)</b>
	DON WESTON	SURVIVING SPOUSE	
<b>2. List persons from Item 1 (if any) who are under legal disability:</b>			
	<b>Name</b>	<b>Legal Disability</b>	<b>Name and Address of Representative</b>
			<b>Capacity</b>

**PART D – DISPOSITION OF SECURITIES AND PAYMENTS TO PERSONS ENTITLED**  
 We are the person(s) entitled to the decedent's estate and request and agree to distribution of the decedent's securities and/or checks as follows.

1. Distribute to: DON WESTON  
 (Name of Entitled Person)

456-78-9012 OR \_\_\_\_\_  
 (Social Security Number) (Employer Identification Number)

2. Description of securities and/or payments:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION
PAPER SERIES EE BOND	10/04	1000	M73084612EE	123-45-6789 BETH WESTON 123 4TH LN SUNNY CA 12345

3. Extent of distribution:  In full  
 \_\_\_\_\_  
 (Amount/Fractional Share/ or Percentage)

4. Type of distribution:  
 NOTE: Choose the option for the particular type of security involved; securities can't be transferred from one type to another. Complete a separate Part D for each different registration or type of distribution desired.

<b>Savings Bonds or Notes (paper issue)</b> (Series A-D, E, EE, F, G, H, HH, I, J, & K) <input checked="" type="checkbox"/> Payment by check <input type="checkbox"/> Payment by Direct Deposit <input type="checkbox"/> Conversion to Electronic issue (Same Series) <input type="checkbox"/> Reissue in single owner form <input type="checkbox"/> Reissue with a coowner * <input type="checkbox"/> Reissue with a beneficiary * * Name of Coowner/Beneficiary: _____	<b>Book-Entry Savings Bonds (electronic issue)</b> (Series E, EE and I) <input type="checkbox"/> Payment by Direct Deposit <input type="checkbox"/> Transfer to TreasuryDirect® Account Number _____ <b>Marketable Treasury Bills, Notes, Bonds, and TIPS (paper or electronic issue)</b> <input type="checkbox"/> Transfer unmatured securities to a new or existing Legacy Treasury Direct or TreasuryDirect Account Number _____ <input type="checkbox"/> Transfer unmatured securities to a Commercial Book-Entry Account <input type="checkbox"/> Sell the unmatured security <input type="checkbox"/> Payment of the matured Book-Entry or definitive security (by check) <input type="checkbox"/> Payment of the matured Book-Entry security (by Direct Deposit)
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5. Mailing address: 123 4TH LN  
SUNNY, CA 12345

6. Direct Deposit funds as authorized below:

\_\_\_\_\_  
 (Name/Names on the Account)

\_\_\_\_\_  
 (Depositor's Account No.)

Bank Routing No.: [ ][ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ] - [ ][ ]  
 Type of Account:  Checking  Savings

\_\_\_\_\_  
 (Financial Institution's Name)

\_\_\_\_\_  
 (Phone No.)

**PART D – DISPOSITION OF SECURITIES AND PAYMENTS TO PERSONS ENTITLED** (Continued)

1. Distribute to: \_\_\_\_\_  
 (Name of Entitled Person)  
 \_\_\_\_\_ OR \_\_\_\_\_  
 (Social Security Number) (Employer Identification Number)

2. Description of securities and/or payments:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION

3. Extent of distribution:  In full  
 \_\_\_\_\_  
 (Amount/Fractional Share/ or Percentage)

4. Type of distribution:  
**NOTE: Choose the option for the particular type of security involved; securities can't be transferred from one type to another. Complete a separate Part D for each different registration or type of distribution desired.**

<p><b>Savings Bonds or Notes (paper issue)</b>                  (Series A-D, E, EE, F, G, H, HH, I, J, &amp; K)</p> <p><input type="checkbox"/> Payment by check</p> <p><input type="checkbox"/> Payment by Direct Deposit</p> <p><input type="checkbox"/> Conversion to Electronic Issue (Same Series)</p> <p><input type="checkbox"/> Reissue in single owner form</p> <p><input type="checkbox"/> Reissue with a coowner *</p> <p><input type="checkbox"/> Reissue with a beneficiary *</p> <p>* Name of Coowner/Beneficiary:                  _____</p>	<p><b>Book-Entry Savings Bonds (electronic issue)</b>                  (Series E, EE and I)</p> <p><input type="checkbox"/> Payment by Direct Deposit</p> <p><input type="checkbox"/> Transfer to TreasuryDirect® Account Number _____</p>
<p><b>Marketable Treasury Bills, Notes, Bonds, and TIPS (paper or electronic issue)</b></p> <p><input type="checkbox"/> Transfer unmatured securities to a new or existing Legacy Treasury Direct or TreasuryDirect Account Number _____</p> <p><input type="checkbox"/> Transfer unmatured securities to a Commercial Book-Entry Account</p> <p><input type="checkbox"/> Sell the unmatured security</p> <p><input type="checkbox"/> Payment of the matured Book-Entry or definitive security (by check)</p> <p><input type="checkbox"/> Payment of the matured Book-Entry security (by Direct Deposit)</p>	

5. Mailing address: \_\_\_\_\_

6. Direct Deposit funds as authorized below:

\_\_\_\_\_ (Name/Names on the Account)  
 \_\_\_\_\_ (Depositor's Account No.)  
 Bank Routing No.: [ ][ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ] - [ ][ ]  
 Type of Account:  Checking  Savings  
 \_\_\_\_\_ (Financial Institution's Name) \_\_\_\_\_ (Phone No.)

**PART D – DISPOSITION OF SECURITIES AND PAYMENTS TO PERSONS ENTITLED (Continued)**

1. Distribute to: \_\_\_\_\_  
 (Name of Entitled Person)

\_\_\_\_\_ OR \_\_\_\_\_  
 (Social Security Number) (Employer Identification Number)

2. Description of securities and/or payments:

TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION

3. Extent of distribution:  In full  
 \_\_\_\_\_  
 (Amount/Fractional Share/ or Percentage)

4. Type of distribution:  
**NOTE: Choose the option for the particular type of security involved; securities can't be transferred from one type to another. Complete a separate Part D for each different registration or type of distribution desired.**

<p><b>Savings Bonds or Notes (paper issue)</b>                  (Series A-D, E, EE, F, G, H, HH, I, J, &amp; K)</p> <p><input type="checkbox"/> Payment by check</p> <p><input type="checkbox"/> Payment by Direct Deposit</p> <p><input type="checkbox"/> Conversion to Electronic Issue (Same Series)</p> <p><input type="checkbox"/> Reissue in single owner form</p> <p><input type="checkbox"/> Reissue with a coowner *</p> <p><input type="checkbox"/> Reissue with a beneficiary *</p> <p>* Name of Coowner/Beneficiary:                  _____</p>	<p><b>Book-Entry Savings Bonds (electronic issue)</b>                  (Series E, EE and I)</p> <p><input type="checkbox"/> Payment by Direct Deposit</p> <p><input type="checkbox"/> Transfer to TreasuryDirect® Account Number _____</p> <p><b>Marketable Treasury Bills, Notes, Bonds, and TIPS (paper or electronic issue)</b></p> <p><input type="checkbox"/> Transfer unmatured securities to a new or existing Legacy Treasury Direct or TreasuryDirect Account Number _____</p> <p><input type="checkbox"/> Transfer unmatured securities to a Commercial Book-Entry Account</p> <p><input type="checkbox"/> Sell the unmatured security</p> <p><input type="checkbox"/> Payment of the matured Book-Entry or definitive security (by check)</p> <p><input type="checkbox"/> Payment of the matured Book-Entry security (by Direct Deposit)</p>
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5. Mailing address: \_\_\_\_\_

6. Direct Deposit funds as authorized below:

\_\_\_\_\_ (Name/Names on the Account)

\_\_\_\_\_ (Depositor's Account No.)

Bank Routing No.: [ ][ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ] - [ ][ ]

\_\_\_\_\_ (Financial Institution's Name) \_\_\_\_\_ (Phone No.)

Type of Account:  Checking  Savings



**Certifying Officer - The individuals must sign in your presence. You must complete the certification and affix your stamp or seal.**

I CERTIFY that Don Weston, whose identity is known or was proven to me, personally appeared before me this 25<sup>th</sup> day of June, 2008 at Sunny CA, and signed this form Jane Dae Branch Mgr Anybank 1 Bank Way Sunny CA 91234

(OFFICIAL STAMP OR SEAL)

I CERTIFY that \_\_\_\_\_, whose identity is known or was proven to me, personally appeared before me this \_\_\_\_\_ day of \_\_\_\_\_ (Month) \_\_\_\_\_ (Year) at \_\_\_\_\_ (City) \_\_\_\_\_ (State), and signed this form. \_\_\_\_\_ (Signature and title of certifying officer) \_\_\_\_\_ (Number and Street or Rural Route) \_\_\_\_\_ (City) \_\_\_\_\_ (State) \_\_\_\_\_ (ZIP Code)

(OFFICIAL STAMP OR SEAL)

I CERTIFY that \_\_\_\_\_, whose identity is known or was proven to me, personally appeared before me this \_\_\_\_\_ day of \_\_\_\_\_ (Month) \_\_\_\_\_ (Year) at \_\_\_\_\_ (City) \_\_\_\_\_ (State), and signed this form. \_\_\_\_\_ (Signature and title of certifying officer) \_\_\_\_\_ (Number and Street or Rural Route) \_\_\_\_\_ (City) \_\_\_\_\_ (State) \_\_\_\_\_ (ZIP Code)

(OFFICIAL STAMP OR SEAL)

I CERTIFY that \_\_\_\_\_, whose identity is known or was proven to me, personally appeared before me this \_\_\_\_\_ day of \_\_\_\_\_ (Month) \_\_\_\_\_ (Year) at \_\_\_\_\_ (City) \_\_\_\_\_ (State), and signed this form. \_\_\_\_\_ (Signature and title of certifying officer) \_\_\_\_\_ (Number and Street or Rural Route) \_\_\_\_\_ (City) \_\_\_\_\_ (State) \_\_\_\_\_ (ZIP Code)

(OFFICIAL STAMP OR SEAL)

I CERTIFY that \_\_\_\_\_, whose identity is known or was proven to me, personally appeared before me this \_\_\_\_\_ day of \_\_\_\_\_ (Month) \_\_\_\_\_ (Year) at \_\_\_\_\_ (City) \_\_\_\_\_ (State), and signed this form. \_\_\_\_\_ (Signature and title of certifying officer) \_\_\_\_\_ (Number and Street or Rural Route) \_\_\_\_\_ (City) \_\_\_\_\_ (State) \_\_\_\_\_ (ZIP Code)

(OFFICIAL STAMP OR SEAL)

**INSTRUCTIONS**

**USE OF FORM** – Use this form to request disposition of United States Treasury Securities (Treasury Bills, Notes, Bonds, TIPS, Savings Bonds, and Savings Notes) and/or related payments belonging to a decedent's estate, under the following circumstances:

- > The estate was formally administered through the court and has been closed.
- > The estate is being settled in accordance with State statute such as Summary Administration, Small Estates Acts, Texas Muniment of Title, Louisiana Judgment of Possession, etc., without the necessity of the court appointing an administrator, executor, or similar legal representative.

**ATTACHMENTS** – *If more space is needed for any item, use a plain sheet of paper or make photocopies, as necessary, and attach to the form.*

**PART A – DECEDENT'S INFORMATION**

Provide the requested information regarding the decedent. If more than one deceased person is named on the securities, provide the information for the person who died last.

Insert the following information:

- > The decedent's name
- > The decedent's Social Security Number
- > The state of the decedent's last legal residence

Submit certified copies of the death certificates for all deceased registrants.

**PART B – CIRCUMSTANCES OF REQUEST**

Mark the appropriate box to indicate the circumstances under which you are using this form.

- > **Mark box 1 if the estate has been settled through court proceedings and the legal representative is no longer acting.**
- > **Mark box 2 if the estate is being settled in accordance with State statute** (for example: Summary Administration, Small Estates Act, Texas Muniment of Title, or Louisiana Judgment of Possession).

**Evidence Requirements:**

**If the estate is closed**, submit a certified copy under court seal of the final account or decree of distribution, if any.

**If the estate is being settled in accordance with State statute**, submit the original or a copy, certified under court seal (if filed with the court), of the evidence making distribution of the securities and/or payments or establishing your authority to collect the proceeds of the estate in accordance with the State law or statute.

**PART C – PERSONS ENTITLED**

List all persons entitled to collect the securities and/or payments through the decedent's estate, as established in the supporting evidence.

1. Show each entitled person's name, the basis of his/her entitlement (i.e., "legatee," "surviving spouse," etc.), and his/her age, if under 21.
2. Show any of the persons listed in Item 1 who are under a legal disability. In the space for "Legal Disability," enter the nature of the disability, such as the individual is an "incapacitated person." If appointed by the court, show the legal representative's name and address. In the space for "Capacity," enter the official title or description of the representative acting, for example, "legal guardian" or "conservator." The representative must submit a certified copy under court seal of the letters of appointment dated within one year of submission.

**PART D – DISPOSITION OF SECURITIES AND PAYMENTS TO PERSONS ENTITLED**

Complete Items 1 through 5.

1. Enter the name of only one entitled person in each Part D, Item 1. (A separate Part D must be completed for each person entitled and each type of distribution desired.) Enter the appropriate social security or employer identification number.
2. Describe only the securities or checks to which the person shown in Item 1 is entitled, in whole or in part:
  - > **TITLE OF SECURITY** – Identify each security by series, interest rate, type, CUSIP, call and maturity date, as appropriate. If describing a check, insert the word "check."
  - > **ISSUE DATE** – Provide the issue date of each security or check.
  - > **FACE AMOUNT** – Provide the face amount (par or denomination) of each security or check.
  - > **IDENTIFYING NUMBER** (if applicable) – Provide the serial number of each security, the confirmation number, or the check number.
  - > **REGISTRATION** – Provide the registration of each security, check, or account; also provide the account number, if any.

Note: If the taxpayer identification number is included in the registration but is masked (i.e. \*\*\*-\*\*-1234), please be sure to provide the entire number.

*Part D continued on next page.*

PART D – DISPOSITION OF SECURITIES AND PAYMENTS TO PERSONS ENTITLED <i>(continued from previous page)</i>				
EXAMPLES:				
TITLE OF SECURITY	ISSUE DATE	FACE AMOUNT	IDENTIFYING NUMBER	REGISTRATION
<i>Paper Marketable Security</i> 9 1/8 % TREASURY BOND OF 2004-2009 MATURES 5/15/09 CUSIP 912810CG1	5/15/79	\$5,000	Serial # 123	JOHN DOE AND BOB DOE SSN 222-22-2222
<i>Electronic Marketable Security</i> CUSIP 912795QW4	2/5/04	\$1,000		ACCT # 4800-123-1234 JIM DOE SSN 222-22-2222
<i>Electronic Series I Savings Bond</i> SERIES I	1/1/02	\$100	Confirmation # 12345	ACCT # N-111-11-1111 BOB SMITH
<i>Paper Series EE Savings Bond</i> SERIES EE	7/99	\$100	Serial # C-123,456,789-EE	SSN 222-22-2222 BILL SMITH OR JANE SMITH
<i>Check</i> CHECK	7/26/04	\$351.02	Check # 502123456	JIM SMITH

- ⇒ If unsure what to provide in each of the areas, furnish all information shown on the face of the security or check in the space for REGISTRATION.
- Mark the block "In full" if the person listed in Item 1 is to receive the entire value of the securities and/or checks described in Item 2; or if the person listed in Item 1 is not to receive the entire value, mark the second block and provide the amount, fractional share, or percentage to which he/she is entitled.
  - Check the appropriate block indicating type of distribution for the particular type of security involved (securities can't be transferred from one type to another). Provide account numbers, if any.
    - Provide a separate Part D for each different registration or type of distribution desired.
    - In certain circumstances, we may need to request additional forms and/or information in order to complete the requested action. In this event, we will provide any additional forms and/or instructions.
    - Requests for reissue or transfer (when applicable) may not be available if there is not sufficient time to process the transaction before the security matures. If we are unable to process the reissue or transfer request before the security matures, payment will be issued. All Saving Bonds of Series A, B, C, D, F, G, J, and K, and Savings Notes have reached final maturity and must be redeemed.
    - Any interest which is or becomes due on securities belonging to the estate of the decedent will be paid to the person to whom the securities are distributed, unless otherwise requested.
  - Provide mailing instructions. *(If payment by Direct Deposit is desired, complete Item 6 instead.)*
  - Provide information on the bank account where the payment is to be direct deposited. All persons requesting payment must sign in Part E of this form. If payment is to be deposited to a bank account in the name of a different person, then that person or his/her representative, who can authorize such a deposit, must also sign in Part E. For marketable Treasury Bills, Notes, Bonds, and TIPS held in book-entry, payment may be made by Direct Deposit only if one individual is entitled to payment.

**PART E – SIGNATURES AND CERTIFICATIONS**

**SIGNATURES** – The application must be signed in ink by:

- > All competent persons listed in Part C, Item 1 and Part D, Item 1.
- > The legal guardian or similar representative of the estate of any person under legal disability listed in Part C, Item 2 or Part D, Item 1; and
- > A parent on behalf of any minor listed in Part C, Item 1 or Part D, Item 1.

**CERTIFICATION** – Each person whose signature is required must appear before and establish identification to the satisfaction of an authorized certifying officer. The signatures to the form must be signed in the officer's presence. The certifying officer must affix the seal or stamp which is used when certifying requests for payment. Authorized certifying officers are available at most banking institutions, including credit unions.

**ADDITIONAL EVIDENCE** – The Commissioner of the Public Debt, as designee of the Secretary of the Treasury, reserves the right in any particular case to require the submission of additional evidence.

**RETURN OF EVIDENCE** – If you want the evidence submitted with this form returned to you, please provide a written request when you submit the form and evidence.

**WHERE TO SEND** – Send the completed form, all of the securities, if any, and required evidence to the appropriate address as shown at the beginning of this form.

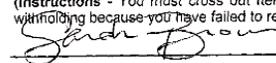
**PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE**

The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a social security number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109).

The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions.

Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation.

We estimate it will take you about 30 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. **DO NOT SEND** completed form to the above address; send to address shown in "WHERE TO SEND" above.

For official use only: Customer Name _____	Customer No. _____
PD F 5396 E Department of the Treasury Bureau of the Public Debt (Revised April 2008)	
OMB No. 1535-0128	
<b>Direct Deposit Sign-Up Form</b>	
Check one: <input checked="" type="checkbox"/> Interest payments <input type="checkbox"/> Redemption payment	
<input type="checkbox"/> Check this box if the address furnished below should <i>not</i> be used to update HH/H accounts.	
<b>Please Print:</b> Name (or names, if joint account) <u>SARAH BROWN</u>	
Address <u>123 FIRST WAY</u> <u>SUNNY CA 12345</u>	
Telephone No. (Home) <u>555-555-5555</u> (Work) _____	
Social Security No. <u>4 5 6 - 7 8 - 9 0 1 2</u> OR Employer Identification No. <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	
Enter the following information OR attach a voided check: *	
Depositor's Account No. <u>0 8 2 7 1 9 2 4 3 7</u>	Type of Account <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings
Bank Routing No. <u>2 1 9 0 - 6 3 2 2 - 0</u>	Phone No. <u>(5 6 2) 2 2 2 - 2 2 2 2</u>
Financial Institution Name <u>S U N N Y B A N K</u>	
* If you want payments deposited at a credit union, <b>DO NOT ATTACH A VOIDED CHECK.</b> Ask the credit union to tell you the correct routing number to use on this form.	
<b>For a joint account, only the person whose taxpayer identification number is shown should sign the form.</b> Under penalty of perjury, I certify that:	
1. The taxpayer identification number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), <b>and</b> 2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) I have been notified by the Internal Revenue Service that I am no longer subject to backup withholding, <b>and</b> 3. I am a U.S. person (including a U.S. resident alien).	
(Instructions - You must cross out Item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.)	
 _____ (Signature)	_____ (Date)
<b>Instructions:</b> Complete and sign this form to request the direct deposit of Series HH/H bond interest payments or a savings bond redemption payment. <b>Unless otherwise notified, the address and direct deposit information furnished will be updated on all HH/H accounts under the taxpayer identification number provided.</b>	
<b>WHERE TO SEND</b> - Unless otherwise instructed, send the completed and signed form and, if applicable, the properly signed and certified bond(s), as well as any other appropriate forms and evidence, to one of the Treasury Retail Securities Sites shown below:	
Treasury Retail Securities Site PO Box 299 Pittsburgh, PA 15230-0299 1-800-245-2804	Treasury Retail Securities Site PO Box 214 Minneapolis, MN 55480-0214 1-800-553-2863
<b>NOTICE UNDER THE PRIVACY AND PAPERWORK REDUCTION ACTS</b> The collection of the information you are requested to provide on this form is authorized by 31 U.S.C. CH. 31 relating to the public debt of the United States. The furnishing of a social security number, if requested, is also required by Section 6109 of the Internal Revenue Code (26 U.S.C. 6109). The purpose of requesting the information is to enable the Bureau of the Public Debt and its agents to issue securities, process transactions, make payments, identify owners and their accounts, and provide reports to the Internal Revenue Service. Furnishing the information is voluntary; however, without the information Public Debt may be unable to process transactions. Information concerning securities holdings and transactions is considered confidential under Treasury regulations (31 CFR, Part 323) and the Privacy Act. This information may be disclosed to a law enforcement agency for investigation purposes; courts and counsel for litigation purposes; others entitled to distribution or payment; agents and contractors to administer the public debt; agencies or entities for debt collection or to obtain current addresses for payment; agencies through approved computer matches; Congressional offices in response to an inquiry by the individual to whom the record pertains; as otherwise authorized by law or regulation. We estimate it will take you about 10 minutes to complete this form. However, you are not required to provide information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the Bureau of the Public Debt, Forms Management Officer, Parkersburg, WV 26106-1328. <b>DO NOT SEND</b> completed form to the above address; send to the correct address shown in the instructions.	

Note: This form may be used in lieu of form SF 1199A.

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**Nonadministered Estates Packet For  
United States Savings Bonds & Notes**

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We are providing this information in response to your recent inquiry. Complete the appropriate form(s) according to the instructions. If both persons named on the securities are deceased, the information provided on the form(s) should be for the person who died last. If required, sign the form(s) in the presence of an authorized certifying officer (available at a bank, trust company, or credit union).

Please submit a certified copy of the death certificate for the person named on the security. If more than one deceased person is named on the securities, submit certified copies of the death certificates for all deceased registrants.

**Definitions:**

A **nonadministered estate** is an estate of a decedent for which a legal representative has not been and will not be formally appointed through the probate court, and one which will not be settled in accordance with the law of the decedent's domicile (such as Summary Administration, Small Estates Act, Texas Muniment of Title, Louisiana Judgment of Possession, etc.).

A **voluntary representative** is a person qualified, pursuant to the order of precedence as described in Title 31, Code of Federal Regulations (CFR), to request disposition of United States Treasury Securities and/or related payments (not exceeding \$100,000) that belong to a decedent's estate if the estate is not being administered through the court. Public Debt form 5336 provides more detailed information about voluntary representatives.

**Forms Enclosed:**

Must be completed by voluntary representative:

- **PD F 5336 – Disposition Of Treasury Securities Belonging To A Decedent's Estate Being Settled Without Administration**  
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav5336.pdf>)

To be completed by person(s) entitled, if indicated on the PD F 5336:

- **PD F 4000 – Request To Reissue United States Savings Bonds**  
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav4000.pdf>)
- **PD F 1522 – Special Form Of Request For Payment Of United States Savings and Retirement Securities Where Use Of A Detached Request Is Authorized**  
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav1522.pdf>)
- **PD F 5396 – Direct Deposit Sign-Up Form (If reissuing HH/H bonds)**  
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav5396.pdf>)

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For further information, visit us on the web at [www.treasurydirect.gov](http://www.treasurydirect.gov) or call 304-480-7711.

Revised January 2007

**Send To:**

Send the completed form(s), death certificate(s), and any additional information or evidence to:

Bureau of the Public Debt  
PO Box 7012  
Parkersburg WV 26106-7012

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**Power of Attorney Packet**  
**United States Savings Bonds & Notes**

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We are providing this information in response to your recent inquiry. Please submit a certified copy of the Power of Attorney authorizing the attorney-in-fact to sell or cash bonds or to sell personal property. The document must have a visible stamp or seal of the certifying officer. As an alternative, the owner of the bond(s) can complete a Durable Power of Attorney for Securities and Savings Bonds Transactions (PD F 5188).

If **payment** of the bond(s) is desired, the attorney-in-fact must sign the request for payment on the back of the bond(s) in his/her fiduciary capacity in the presence of an authorized certifying officer (available at a bank, trust company, or credit union).

If a **change of address or an update to ACH** payment information for Series H/HH bond(s) is desired, the attorney-in-fact must complete a Direct Deposit Sign-Up Form (PD F 5396).

It is important that the form(s) be completed and signed in accordance with the instructions. Please note that PD F 5188 must be signed in the presence of an authorized certifying officer (available at a bank, trust company, or credit union), if applicable.

**PD F 5188 – Durable Power of Attorney for Securities and Savings Bonds Transactions**  
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sec5188.pdf>)

**PD F 5396 – Direct Deposit Sign-Up Form**  
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav5396.pdf>)

**NOTE:** Savings bonds may not be reissued upon the request of an attorney-in-fact.

**Send To:**

Bureau of the Public Debt  
PO Box 7012  
Parkersburg WV 26106-7012

Include the completed form(s) and/or Power of Attorney document along with the savings bonds (if applicable).

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For further information, visit us on the web at [www.treasurydirect.gov](http://www.treasurydirect.gov) or call 304-480-7711.

Revised January 2007

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**Trust Packet**  
**United States Savings Bonds & Notes**

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We are providing this information in response to your recent inquiry. Complete the appropriate form(s) according to the instructions. If required, sign the form(s) in the presence of an authorized certifying officer (available at a bank, trust company, or credit union).

**Definitions:**

Personal trust — created by natural persons for the benefit of themselves or other individuals. Personal trusts can be either revocable or irrevocable and are referred to as:

- Declaration of Trust (U/D/T) — the grantor and the trustee are the same person, or
- Trust Under Agreement (U/A) — the grantor and the trustee are different persons.

Testamentary trust — created under a will (U/W) and does not take effect until the grantor's death.

**PD F 1455 — Request by Fiduciary for Distribution of United States Treasury Securities**  
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav1455.pdf>)

**PD F 1851 — Request to Reissue United States Savings Bonds to a Personal Trust**  
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav1851.pdf>)

**PD F 4000 — Request to Reissue United States Savings Bonds**  
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav4000.pdf>)

**PD F 5396 — Direct Deposit Sign-Up Form**  
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav5396.pdf>)

**Additional Requirements:**

If bonds are registered in the name of a trust and a change in the registration is being requested:

- Personal Trust — Provide a copy of the entire trust agreement with any amendments or pertinent pages and any amendments. The copy of the trust instrument or pertinent pages must contain a signed statement by the person having custody of the original that it is a true and correct copy. The following pages must be included:
  - The page showing the name and date of the trust;
  - The page(s) identifying the successor trustee(s) (if more than one successor trustee is named, also provide the portion of the trust that states if they may act independently);
  - The page with the grantor's certified signature;
  - Any amendments to the trust that may alter the information on the pages submitted or limit the authority of the trustee(s) to request the transaction.
- Testamentary Trust — Provide a certified copy of the will, under court seal. (The will must be probated in order for a testamentary trust to be effective.)

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**Trust Packet (Page 2 of 2)**

In the event the trustee named in the registration of the bond(s) is no longer acting, also provide:

- A certified copy of the trustee's death certificate; or
- A letter of resignation.

If the trust instrument or will does not name a successor trustee, a certified copy of the court order or other evidence is required.

An authorized trust registration should include the name(s) of the trustee(s), name(s) of the grantor(s) and, if applicable, the date the trust was created.

**NOTE:** Additional forms or documentation may be required depending on the transaction requested.

**Send To:**

Bureau of the Public Debt  
PO Box 7012  
Parkersburg WV 26106-7012

Include the completed form(s), bonds, and the trust instrument (if applicable).

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For further information, visit us on the web at [www.treasurydirect.gov](http://www.treasurydirect.gov) or call 304-480-7711.

Revised January 2007

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**Claim Packet**  
**United States Savings Bonds & Notes**

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We are providing this information in response to your recent inquiry. To file a claim for a bond that is lost, stolen, or destroyed, you will need to complete a PDF 1048 according to the instructions.

You will need to show a description of the bond(s) in the spaces provided on the form. This information is necessary to identify ownership records of the bonds, which establish rights, authority, and entitlement to the bonds. Please provide as much of the information as you can because failure to furnish the necessary information may prevent the issuance of a substitute bond or payment.

Please sign the form in the presence of an authorized certifying officer (available at a bank, trust company, or credit union).

**PDF 1048 – Claim for Lost, Stolen, or Destroyed United States Savings Bonds**  
(Included or available for download at <http://www.TreasuryDirect.gov/forms/sav1048.pdf>)

**Additional Requirements:**

- If the bond(s) is mutilated, carefully pack the pieces and submit them with the claim application.
- If any registrant is deceased, provide a certified copy of the death certificate.

**NOTE:** Additional forms or documentation may be required depending on the transaction requested.

**Send To:**

Bureau of the Public Debt  
PO Box 7012  
Parkersburg WV 26106-7012

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For further information, visit us on the web at [www.treasurydirect.gov](http://www.treasurydirect.gov) or call 304-480-7711.

Revised January 2007

# The Guide to Cashing Savings Bonds – PD P 0022

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*The Guide to Cashing Savings Bonds* (PD P 0022) explains the types of acceptable identification and provides paying agents a step-by-step question and answer approach for cashing bonds. The guide is designed to simplify the redemption process for tellers and as a result, eliminate errors that result in liability findings against their financial institutions.

This booklet can be downloaded at <http://www.treasurydirect.gov/forms/sav0022.pdf>.

Note: Paying agents should order sufficient quantities of the guide from your servicing Treasury Retail Securities (TRS) site to distribute to all personnel involved with paying bonds.

# How to Redeem a Savings Bond or Note

 For more information on redeeming savings bonds/notes, see Chapter 5 and Appendix D.

Can Redeem	Cannot Redeem
<ul style="list-style-type: none"> <li>● Series A, B, C, D, E/EE, and I savings bonds and savings stamps.</li> <li>● Savings notes/Freedom Shares.</li> <li>● Bonds at least 12 months old.</li> <li>● Bonds in good condition (i.e., not mutilated, defaced, or altered).</li> <li>● Presenter is owner or co-owner.</li> <li>● Presenter is beneficiary or legal representative (need documentary evidence).</li> <li>● Presenter is parent with whom minor bond owner resides.</li> </ul> <p><b>Identify the presenter (person redeeming the bond) and determine the redemption limit, if any, using one of the three methods described under 'Acceptable Forms of Identification.'</b></p> <p><b>Complete the "Request for Payment" section on the back of each bond.</b></p> <ul style="list-style-type: none"> <li>● Ensure presenter has signed this section in your presence.</li> <li>● Have presenter insert his/her title (e.g., executor, administrator, if any, in your presence.</li> <li>● If the address on the face of a bond is incorrect, have presenter insert the current address on the back of one bond.</li> <li>● Insert the SSN of the presenter on one bond. Use the minor's SSN when paying a parent on behalf of the minor. Use the SSN or the EIN for the estate when paying an executor, administrator, or other fiduciary.</li> <li>● Notate how presenter was identified and evidence on back of bond.</li> </ul> <p><b>Determine value of the bonds, imprint and complete your payment stamp, and pay the presenter.</b></p> <p><i>Note:</i> Series EE bonds issued May 1997 or later and Series I bonds have a 3-month interest penalty if cashed within the first five years from the issue date. In these circumstances, the interest penalty is already taken into account in the Tables of Redemption Values.</p> <p><i>*References to bonds also apply to savings notes.</i></p> <p>Encourage bond owners to use the Savings Bond Wizard or Savings Bond Calculator. They can enter their bond information and price their bonds. They can also use these tools to keep an inventory of their bonds.</p> <p>The Savings Bond Wizard is available here:  <a href="http://www.treasurydirect.gov/indiv/tools/tools_saving_sbondwizard.htm">http://www.treasurydirect.gov/indiv/tools/tools_saving_sbondwizard.htm</a></p> <p>The Savings Bond Calculator is available here:  <a href="http://www.treasurydirect.gov/indiv/tools/tools_saving_sbondcalc.htm">http://www.treasurydirect.gov/indiv/tools/tools_saving_sbondcalc.htm</a></p>	<ul style="list-style-type: none"> <li>● Series F, G, J, K, and H/HH bonds.</li> <li>● Individual Retirement Bonds.</li> <li>● Retirement Plan Bonds.</li> <li>● Presenter is an attorney-in-fact.</li> <li>● Bonds owned by a corporation, partnership, or company.</li> <li>● Requests for payment of less than total redemption value.</li> </ul> <p><b>Identify the presenter (person redeeming the bond) using PD P 0022 (Guide to Cashing Savings Bonds) and determine the redemption limit, if any, using one of the three methods described under 'Acceptable Forms of Identification.'</b></p> <p><b>Complete the "Request for Payment" section on the back of each bond.</b></p> <ul style="list-style-type: none"> <li>● Ensure presenter has signed this section in your presence.</li> <li>● Have presenter insert his/her title (e.g., executor, administrator), if any, in your presence.</li> <li>● If the address on the face of a bond is incorrect, have presenter insert the current address on the back of one bond.</li> <li>● Insert the SSN of the presenter on one bond. Use the minor's SSN when a bond is presented by a parent on behalf of the minor. Use the SSN or the EIN for the estate when a bond is presented by an executor, administrator, or other fiduciary.</li> <li>● Notate how presenter was identified on back of bond.</li> </ul> <p><b>Certify the presenter's signature on the "Request for Payment" section on the back of the bonds by signing your name, title, and date, and by affixing your corporate seal or issuing/ paying agent validating stamp.</b></p> <p><b>Forward transaction to Public Debt or your servicing Treasury Retail Securities (TRS) site:</b></p> <ul style="list-style-type: none"> <li>● Include certified bonds and legal evidence, if any. (Evidence must be currently dated and bear an official seal.)</li> <li>● Provide affidavit for any name differences between bond registrations and evidence.</li> <li>● Provide payment instructions (i.e. by ACH credit to reserve/correspondent account or by check).</li> <li>● Provide name and telephone number of contact person for problem resolution.</li> </ul>

# Acceptable Forms of Identification

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**Note: See PD P 0022 “Guide to Cashing Savings Bonds” for complete details.**

## Customer Identification

1. Ensure that the person who presents the bond for payment (presenter) is a customer whose name has been on the account for at least six months.
2. Have the presenter sign the “Request for Payment” section on the back of the bond.
3. Ensure that the signature on the bond compares favorably with the signature on file.
4. Write the account number on the back of the bond for identification purposes.
5. *There is no limit on redemption amount.*

## Personal Identification

1. Ensure that the presenter is identified by another person (identifier) who must be:
  - A customer whose name has been on the account for at least six months and whose signature compares favorably with one on file *or*
  - Personally known by an officer of your institution.
2. Ask questions to ensure the identifier knows the presenter by the name on the bond and that the source and duration of their acquaintance makes the identification reliable. On the back of the bond, note the source and duration of their acquaintance, following the examples in form PD P 0022 *Guide to Cashing Savings Bonds*.
3. Have the identifier sign the back of the bond and provide a current address.
4. Have the presenter sign the “Request for Payment” section on the back of the bond.
5. Write the account number of the customer identifying on the back of the bond for identification purposes.
6. *There is no limit on redemption amount.*

## Documentary Identification

*Note: Use this method when the presenter does not have an account at your institution or if the account was established less than six months ago. You are required to cash bonds for a non-customer with proper ID up to \$1,000 per transaction.*

1. Ask presenter to provide an ID document, listed as approved in form PD P 0022 *Guide to Cashing Savings Bonds*, and examine it to ensure:
  - It has the same name as shown on the bond.
  - The signature and the picture or physical description compare favorably with the presenter.
  - Nothing raises suspicion as to its authenticity.
2. On the back of the bond, note the type of ID used, following the examples in *The Guide to Cashing Savings Bonds* (PD P 0022).
3. Have the presenter sign the “Request for Payment” section on the back of the bond.
4. *Remember there is a limit of \$1,000 redemption value per transaction.*

# How to Help With a Savings Bond Reissue Transaction

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In certain situations, savings bonds may be reissued to change the names or forms of registration. You may help your customer complete the proper form for this transaction.



For more information on reissue transactions, see the *Savings Bonds Resource Guide* (Chapter 3, Appendices C and D).

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1. Determine if the bond(s) is eligible for reissue. The following circumstances **prohibit** a bond(s) from being reissued:

- The bond has 30 days or less remaining to final maturity, or has reached final maturity and stopped earning interest.



See “Original and Final Maturity” section in Chapter 1.

- The only purpose of reissue is to (1) change denominations or (2) correct an address, a social security number, or a minor typographical error.
- 

2. Handle a bond eligible for reissue as follows:

- Complete a separate form for each new registration requested.
  - If Series H/HH bonds are involved, the new owner must certify that the SSN is correct and that the owner is not subject to backup withholding. If the form used to request reissue does not bear this preprinted certification statement, the new owner must complete and sign IRS form W-9.
  - If Series HH bonds are involved, the new owner should complete a SF 1199A or form PD F 5396.
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3. Have the presenter sign the form, and certify the presenter’s signature on the form by signing your name, title, and date, and by affixing your corporate seal or issuing/paying agent validating stamp. It is not necessary for the bond(s) to be signed and certified. The requirements for identifying the presenter are the same as for redeeming bonds, except no dollar amount limitations apply.
- 

4. Forward reissue transactions to the address shown on the completed form.

- Include bonds, reissue and related forms, and legal evidence, if any. (Evidence must be currently dated and bear an official seal.)
- Provide an affidavit (PD F 385) for any name differences between the bond registrations and the evidence.
- Provide the name and telephone number of a contact person for problem resolution.

# List of Relevant Treasury Circulars



Treasury Circulars are available at <http://www.treasurydirect.gov/deptcirculars.htm>

Subject	Treasury Regulations	Code of Federal Regulations
Offering of Series I	DCPD 1-98	31 CFR, Part 359
Regulations/Series I	DCPD 2-98	31 CFR, Part 360
Offering of Series EE	DCPD 1-80	31 CFR, Part 351
Offering of Series HH	DCPD 2-80	31 CFR, Part 352
Regulations/Series EE and HH	DCPD 3-80	31 CFR, Part 353
*Regulations/Series E and H, Savings Notes, and matured Series A, B, C, D, F, G, J, and K	DC 530	31 CFR, Part 315
Regulations/Issuing Agents	DCPD 4-67	31 CFR, Part 317
Regulations/Paying Agents	DC 750	31 CFR, Part 321
Paying Agent - Special Endorsement	DC 888	31 CFR, Part 330
General Regulations/US Securities	DC 300	31 CFR, Part 306
** Offering of Series E	DC 653	31 CFR, Part 316
**Offering of Series H	DC 905	31 CFR, Part 332
**Offering of Savings Notes	DCPD 3-67	31 CFR, Part 342
New TreasuryDirect®		31 CFR, Part 363

*\*Securities no longer offered for sale but regulations are still in effect for outstanding bonds and notes.*

*\*\*Securities no longer offered for sale.*

# Contact List

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## Treasury Retail Securities (TRS) Sites

The TRS sites in Minneapolis and Pittsburgh process savings bond transactions and provide instructional materials for agents in their regions.

These TRS sites provide the following materials: gift certificates, over-the-counter savings bond supplies, forms required for savings bond transactions, regulations and qualifications agreements and other information. TRS sites also conduct training seminars.

**Minneapolis Treasury Retail Securities**  
**Quick Reference Guide for Savings Bond Issuing and Paying Agents**

If you have questions about...	If you need to contact us by mail or email...	Our hours of operation and contact numbers are...
Customer Service <ul style="list-style-type: none"> <li>● General Inquiries</li> <li>● Non-receipts</li> <li>● Undeliverables</li> </ul>	FRB Minneapolis P.O. Box 9109 Minneapolis, MN 55480-9109 <u>Email:</u> <a href="mailto:mpls.savingsbonds@mpls.frb.org">mpls.savingsbonds@mpls.frb.org</a>	<b>7:00 a.m. – 5:00 p.m. CT</b> <u>Toll Free:</u> 1-800-553-2663 (Menu Option 4, then Option 2) <u>Fax:</u> 612-204-5740
Over-the-Counter <ul style="list-style-type: none"> <li>● Paper Purchase Orders</li> <li>● Foreign and Fiduciary Purchase Orders</li> </ul>	FRB Minneapolis P.O. Box 89 Minneapolis, MN 55480-0089	<b>7:00 a.m. – 5:00 p.m. CT</b> <u>Toll Free:</u> 1-800-553-2663 (Menu Option 4, then Option 3) <u>Fax:</u> 612-204-5754
Savings Bonds Direct® <sup>1</sup> Tech Support* <ul style="list-style-type: none"> <li>● User and LSA Setup</li> <li>● LSA Password Resets</li> <li>● Account Maintenance</li> <li>● File Transmission Support</li> </ul>	FRB Minneapolis P.O. Box 89 Minneapolis, MN 55480-0089	<b>7:00 a.m. – 5:00 p.m. CT</b> <u>Toll Free:</u> 1-800-553-2663 (Menu Option 4, then Option 3) <u>Fax:</u> 612-204-5754
Redemption and Reissue H/HH Bond Servicing	FRB Minneapolis P.O. Box 214 Minneapolis, MN 55480-0214	<b>7:00 a.m. – 5:00 p.m. CT</b> <u>Toll Free:</u> 1-800-553-2663 (Menu Option 4, then Option 2) <u>Fax:</u> 612-204-6795
Ordering Forms/Supplies	FRB Minneapolis P.O. Box 89 Minneapolis, MN 55480-0089	<b>24-Hour Recorded Line</b> <u>Toll Free:</u> 1-800-553-2663 (Menu Option 4, then Option 1) <u>Fax:</u> 612-204-5740
EZ Clear	FRB Pittsburgh P.O. Box 399 Pittsburgh, PA 15230-0399	<b>6:00 a.m. – 3:30 p.m. CT</b> <ul style="list-style-type: none"> <li>● For deposit inquiries, contact your check processing site.</li> <li>● For all other inquiries, contact EZ Clear, FRB Pittsburgh.</li> </ul> <u>Toll Free:</u> 1-800-245-2804 (Menu Option 4, then Opt. 4) <u>Fax:</u> 412-261-8562
Training Seminar Information	<u>Website:</u> <a href="http://www.frbservices.org">www.frbservices.org</a>	<b>7:00 a.m. – 5:00 p.m. CT</b> <u>Toll Free:</u> 1-800-553-2663 (Menu Option 4, then Option 2) <u>Fax:</u> 612-204-5740
Overnight Mailings	FRB Minneapolis Savings Bonds Division 90 Hennepin Ave Minneapolis, MN 55401	<b>N/A</b>

**Transaction Deadline for Processing**

The transaction deadline for submitting Savings Bonds Direct files is **1:00 p.m., CT.**

<sup>1</sup>Savings Bonds Direct is a registered trademark of the U.S. Department of the Treasury.

**Pittsburgh Treasury Retail Securities**  
**Quick Reference Guide for Savings Bond Issuing and Paying Agents**

If you have questions about...	If you need to contact us by mail or email...	Our hours of operation and contact numbers are...
Customer Service <ul style="list-style-type: none"> <li>● General Inquiries</li> <li>● Non-receipts</li> <li>● Undeliverables</li> </ul>	FRB Pittsburgh P.O. Box 299 Pittsburgh, PA 15230-0299 <u>Email:</u> <a href="mailto:savingsbonds@clev.frb.org">savingsbonds@clev.frb.org</a>	<b>8:00 a.m. – 6:00 p.m. ET</b> <u>Toll Free:</u> 1-800-245-2804 (Menu Option 4, then Option 2) <u>Fax:</u> 412-261-7948
Over-the-Counter <ul style="list-style-type: none"> <li>● Paper Purchase Orders</li> <li>● Foreign and Fiduciary Purchase Orders</li> <li>● Savings Bonds Direct Orders or Batch Deletions</li> </ul>	FRB Pittsburgh P.O. Box 100 Pittsburgh, PA 15230-0100	<b>7:00 a.m. - 4:00 p.m. ET</b> <u>Toll Free:</u> 1-800-245-2804 (Menu Option 4, then Option 3) <u>Fax:</u> 412-261-7839
Savings Bonds Direct Tech Support* <ul style="list-style-type: none"> <li>● User and LSA Setup</li> <li>● LSA Password Resets</li> <li>● Account Maintenance</li> <li>● File Transmission Support</li> </ul>	FRB Pittsburgh P.O. Box 100 Pittsburgh, PA 15230-0100	<b>7:00 a.m. - 4:00 p.m. ET</b> <u>Toll Free:</u> 1-800-245-2804 (Menu Option 4, then Option 3) <u>Fax:</u> 412-261-7839
Redemption and Reissue H/HH Bond Servicing	FRB Pittsburgh P.O. Box 299 Pittsburgh, PA 15230-0299	<b>7:00 a.m. – 5:00 p.m. ET</b> <u>Toll Free:</u> 1-800-245-2804 (Menu Option 4, then Option 2) <u>Fax:</u> 412-261-8563
Ordering Forms/Supplies	FRB Pittsburgh P.O. Box 299 Pittsburgh, PA 15230-0299	<b>24 Hour Recorded Line</b> <u>Toll Free:</u> 1-800-245-2804 (Menu Option 4, then Option 1) <u>Fax:</u> 412-261-7948
EZ Clear	FRB Pittsburgh P.O. Box 399 Pittsburgh, PA 15230-0399	<b>7:00 a.m. – 4:30 p.m. ET</b> <ul style="list-style-type: none"> <li>● For deposit inquiries contact your check processing site.</li> <li>● For all other inquiries contact EZ Clear, FRB Pittsburgh.</li> </ul> <u>Toll Free:</u> 1-800-245-2804 (Menu Option 4, then Opt. 4) <u>Fax:</u> 412-261-8562
Training Seminar Information	<u>Website:</u> <a href="http://www.frbsecurities.org">www.frbsecurities.org</a> <u>Email:</u> <a href="mailto:pgh.seminars@clev.frb.org">pgh.seminars@clev.frb.org</a>	<u>Phone:</u> 412-261-7451 <u>Fax:</u> 412-261-7896
Overnight Mailings	FRB Pittsburgh Savings Bonds Division 717 Grant Street Pittsburgh, PA 15219	<b>N/A</b>

<b>Transaction Deadline for Processing</b>
The transaction deadline for submitting Savings Bonds Direct files is <b>1:00 p.m., ET.</b>

## **Bureau of the Public Debt**

Public Debt is the Treasury bureau tasked with administering the Savings Bonds program. The Office of Retail Securities supervise the issuing, servicing, and retirement of all series of savings bonds, savings notes, and retirement bonds. The Office of Investor Services also settles claims for lost, stolen, destroyed and mutilated bonds. Public Debt provides customer brochures and pamphlets for download at [http://www.treasurydirect.gov/instit/savbond/mat/mat\\_broch.htm](http://www.treasurydirect.gov/instit/savbond/mat/mat_broch.htm).

# Savings Bonds Training Outline

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*This outline provides key information regarding savings bonds that you may find useful when conducting in-house training.*

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## I. Introduction

 See Chapter 1 for more information.

### A. Background

- A savings bond represents a loan made to the United States. Savings bonds are registered securities backed by the full faith and credit of the United States. They cannot be sold in a secondary securities market or used as collateral.
- The U.S. Savings Bond Program began in 1935. The Series E bond was introduced in May 1941 and became the most widely held security in the world. The Series EE bond replaced the Series E bond in 1980. The I Bond was introduced in 1998.

### B. Relationship among Financial Institutions, Treasury Retail Securities (TRS), and the Bureau of the Public Debt

- Financial institutions meet customer needs by assisting in the completion of savings bond transactions and answering questions.
- TRS services financial institutions by processing savings bond payments and transactions, and by providing instructional materials and training.
- The Bureau of the Public Debt establishes guidelines, makes final accounting for bonds issued and bonds retired, and processes savings bond cases that are beyond the authority of TRS.

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## II. General Information

 See Chapter 1 for more information.

### A. Series Available

The following series of savings bonds can be obtained as new issues:

- Series EE (Accrual type) – Paper bond is purchased at a discount; interest accumulates and is paid as part of the bond’s redemption value when the bond is cashed.
- Series I (Accrual type) - Bond is purchased at face value; interest accumulates and is paid as part of the bond’s redemption value when the bond is cashed.

### B. Denominations

- **Series EE** - Available over-the-counter in denominations of \$50, \$75, \$100, \$200, \$500, \$1,000, \$5,000, and \$10,000. (The \$50 and \$75 denominations are not available through payroll deduction.)
- **Series I** - Available over-the-counter and through payroll deduction in denominations of \$50, \$75, \$100, \$200, \$500, \$1,000, and \$5,000.

## **C. Eligible Owners**

### **Series EE Bonds**

- Residents of the United States, its territories and possessions, and the Commonwealth of Puerto Rico.
- Citizens of the United States residing abroad.
- Civilian employees of the United States or members of its Armed Forces, regardless of residence or citizenship, provided they have a taxpayer identification number (TIN).
- Residents of Canada or Mexico who work in the United States, but only if the bonds are purchased on a payroll savings plan and the owner provides a TIN.

### **Series I Bonds**

- Any individual with a valid U.S. taxpayer identification number, regardless of citizenship or residency.

## **D. Authorized Forms of Registration**

- Individual: owner, co-owner, beneficiary.
- Fiduciaries: trustees, custodians, guardians, etc. (Limited to estates of living persons for Series I bonds.)
- Private and public organizations. (Not available for I bonds)

## **E. Purchase Limits**

- The principal amount (purchase price) of definitive (paper) Series EE bonds that may be purchased in the name and TIN of any person in a calendar year is limited to \$5,000 (\$10,000 face amount). Bonds purchased in earlier years do not affect the current year's limitation.
- The principal amount (purchase price) of definitive (paper) Series I bonds that may be purchased in the name and TIN of any person in a calendar year is limited to \$5,000 (\$5,000 face amount). Bonds purchased in earlier years do not affect the current year's limitation.
- Gift bonds are not included when determining whether the purchaser's own bonds are in excess of the limit.
- Bonds the purchaser obtained in earlier years are excluded from the limit.

## **F. Interest and Maturity**

Rates are announced each May 1 and November 1 and posted at [www.treasurydirect.gov](http://www.treasurydirect.gov). To determine the interest rate and maturity date of specific bonds, use the Savings Bond Calculator at [http://www.treasurydirect.gov/indiv/tools/tools\\_savingsbondcalc.htm](http://www.treasurydirect.gov/indiv/tools/tools_savingsbondcalc.htm). You can also call your servicing Treasury Retail Securities Site.

### **Series I Bonds**

- Series I bonds are accrual type securities. Interest accumulates and is paid when the bond is redeemed.
- Series I bonds usually increase in value monthly, and interest is compounded semiannually. I bonds can earn interest for up to 30 years - a 20-year original maturity period and a 10-year extended maturity period. I bonds redeemed before 5 years are subject to a 3-month interest penalty.
- A Series I bond's earnings rate reflects the combination of a fixed rate and an inflation rate. A Series I bond's fixed rate does not change for the entire life of the bond. The inflation rate can vary. It is the percent change in the CPI-U over a six-month period—March to September and September to March. The fixed rate is combined with the inflation rate every six months to determine the bond's earnings rate. Rates are announced in May and November.

## Series E/EE Bonds

 See Appendix J for detailed questions and answers about interest on these bonds/notes.

- Series E/EE bonds are accrual type securities. Interest is added to the redemption value of the bond and is paid when the bond is redeemed.

### Series EE Bonds Issued May 2005 and After

- Series EE bonds with May 2005 and later issue dates earn a fixed rate of interest. The fixed rate will apply for the 30-year life of the bond—which includes a 10-year extended maturity period—unless a different rate or rate structure is announced or applied at the start of the extension period at 20 years.
- Interest rates are adjusted each May 1 and November 1. The new rate will apply to bonds issued for the following six months.
- Bonds increase in value monthly and interest is compounded semiannually.
- Bonds redeemed before they are five years old are subject to an interest penalty equal to the most recent three months of interest.

### Series EE Bonds Issued May 1997 through April 2005

- Series EE bonds with May 1997 through April 2005 issue dates earn interest at variable rates that are 90% of six-month averages of 5-year Treasury securities yields. These bonds increase in value monthly, and interest is compounded semiannually. Bonds redeemed before they are 5 years old are subject to a 3-month penalty.
- Interest rates are announced in May and November. They are annual rates that apply to bonds for the next six-month earning periods.
- Bonds redeemed before they are five years old are subject to an interest penalty equal to the most recent three months of interest.

### Series EE Bonds Issued May 1995 through April 1997

- Interest is added every six months. Bonds will increase in value six months after the issue date and every six months thereafter.
- Interest earned is based on market yields for Treasury securities for the first 17 years (original maturity).
- Bonds earned the short-term rate for the first 5 years and earn the long-term rate from 5 to 17 years.
- The short-term rate was 85% of the average (during the previous three months) of six-month Treasury securities yields.
- The long-term rate is 85% of the average (during the previous six months) of five-year Treasury securities yields.
- If bonds are redeemed between the dates during which they accrue interest, interest will be paid for the partial period.

### Series E/EE Bonds Issued Before May 1, 1995

- During the first five years these bonds earned interest at the guaranteed minimum rates.
- Now that the bonds are over five years old, they earn interest at either market-based rates or guaranteed minimum rates, whichever results in a higher bond value overall.

- ✓ The market-based savings bond rate is set at 85% of the average of the 5-year Treasury securities yields for the applicable earning periods.
- ✓ Guaranteed minimum rates are set at the time a bond is issued. The rate is subject to change as a bond enters a new extension period.
- Series E bonds and Series EE bonds issued before March 1993 increase in value every six months. Series EE bonds issued from March 1993 through April 1995 increased in value monthly for the first five years, then increase every six months (from their issue dates) after the first five years (unless monthly increases in value are needed to make sure bond owners receive the guaranteed minimum return).
- Bonds earn interest beyond original maturity until they reach final maturity - a term of 30 or 40 years, depending on the issue date. *Note: Because all 40-year bonds have ceased to earn interest, all bonds over 30 years old are no longer earning interest and should be redeemed.*

### **Series H/HH Bonds**

- The sale of Series H bonds was discontinued in December 1979.
- Series H/HH bonds are current-income type securities. Interest is paid every six months by direct deposit (ACH) to an account in the owner's or co-owner's name.
- The owner of the H/HH bond will receive a yearly IRS 1099-INT regardless of which registrant receives the interest payments. Refer to IRS Publication 550 for details.
- Series HH bonds were offered from January 1980 to August 2004. Existing Series HH bonds will continue to earn interest until redemption or final maturity, whichever occurs first.
- Series HH bonds earn interest at a fixed rate.
- Series HH bonds are issued for an original term of 10 years and have one 10-year extension, giving them a full life of 20 years.
- Interest rates are set at the time of purchase and are subject to change as a bond enters a new extension period.
- Series H bonds were issued for an original term of 10 years and have two ten-year extensions, giving them a full life of 30 years.

## **G. Tax Options**

### **Option 1 - Interest Exclusion from Taxes for Education**

- The interest on Series EE and I bonds purchased after December 31, 1989, may be tax-exempt when used to: (1) pay tuition and fees at qualified educational institutions or (2) make contributions to a qualified state tuition program (beginning with the 1998 tax year), provided the bond owners meet certain income and registration requirements.
- Advise the bond owner to maintain records of tuition and fees versus interest paid on the bonds. Refer them to IRS forms 8815 and 8818 and IRS Publications 550 and 970. The paying agent will issue an IRS form 1099-INT either at the time of redemption or at the end of the year showing the amount of interest paid on the bonds redeemed.

### **Option 2 - Children's Plan**

- Interest income on bonds purchased in a child's name alone or with a parent as the beneficiary (not a co-owner) can be included in income by the child each year as interest accrues or be deferred until the bonds are redeemed, provided the bond owner meets certain income and registration requirements. Refer to IRS Publication 929.

## **H. Claims for Loss, Theft, or Destruction of Bonds After Receipt**

- If a bond is lost, stolen, or destroyed after receipt, the bond owner must complete form PD F 1048 to apply for a substitute and mail the form directly to the Bureau of the Public Debt for processing.

## I. Chain Letter Schemes

- If you become aware of bonds involved in a chain letter scheme, advise the bond “holder” to complete form PD F 2966. You should submit the form and bond(s) to your servicing TRS site.
- The claimant will receive the original purchase price of the bond but will not receive any interest that has accumulated because the bond was purchased through a chain letter scheme.

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## III. Issuing Bonds

 See Chapter 2 for more information.

### A. Over-the-Counter Bonds

#### Agent procedures

- Purchaser completes appropriate bond order form(s) (PD F 5263 or PD F 5263-1 for Series EE, PD F 5374 or PD F 5374-1 for Series I) and remits the payment to you.
- Agent selects from available submission options: paper, electronic (diskette, CD, or data transmission).
- Agent prepares orders for submission:
  - ✓ Paper – batch order forms with a transmittal document (Form 8642 for EE bonds or 1357 for I bonds) and mail to the servicing TRS site. It is important to batch Series I bond orders separately from Series EE orders.
  - ✓ Electronic – Data enter the orders, prepare the file, and submit to the TRS site. It is important to batch Series I orders separately from Series EE orders. **Warning:** Fiduciary registrations and foreign addresses must be submitted in paper format to your processing TRS site.
- Servicing TRS sites are Minneapolis or Pittsburgh.
- When the servicing TRS site receives orders, your reserve/correspondent account is debited for the dollar amount of the batch. If an order form must be rejected due to errors, your account will be credited the corresponding amount of the application.

#### Completing Purchase Order Forms

- Registration options include individual and fiduciary.
- Proper completion of Item 2: This information should be completed if the bond will be mailed to someone other than the bond owner. The name provided in Item 2 conveys neither ownership nor tax liability.
- The SSN should be that of the owner, but if the owner’s number is not known, the purchaser’s number may be used. The number is used for record-keeping purposes only and does not indicate tax liability. Only the last four digits of the SSN are printed on the bond. The purchase is included in the purchase limit of the recipient, not the purchaser. **Note:** The purchaser may not be named as a co-owner on a bond of this type.

#### Agent Responsibilities

- Ensure that each purchase order form is complete, accurate, and legible. Offer a gift certificate if the purchaser is not the bond owner. Verify that the information entered into an automated system matches the order form.
- Collect payment for the bonds being ordered.
- Ensure that your servicing TRS site receives orders and payment within five business days of the recorded purchase date.
- Reconcile reserve account charges daily, and make inquiries on questionable items on a timely basis. The timeliness of these inquiries is important because purchase records are available at your servicing TRS site for a limited number of months.
- Handle inquiries regarding bonds.

### **Acceptable Forms of Payment**

- The purchaser can pay you by cash, check, money order, or savings stamps. It should be noted that agents accept personal checks at their own risk, particularly those drawn on accounts with other depository financial institutions.
- Your servicing TRS site charges the reserve/correspondent account of your institution.

### **Completing Batch Transmittal Forms**

- Order forms are assembled in groups of no more than 40 per batch with only one series per batch.
- A separate batch is required for fiduciary registrations or foreign addresses.
- Complete transmittal form 8642 and form 1357 properly to avoid delays in processing. Provide a contact name and telephone number on the transmittal form that your servicing TRS site may use if additional information is needed.

### **Maintaining a Supply of Purchase Order Forms**

- Monitor your inventory of purchase order forms and reorder forms from your servicing TRS site several weeks in advance to allow ample time for delivery.
- **Note:** The majority of other savings bond forms are available online at [www.treasurydirect.gov](http://www.treasurydirect.gov).

### **Record Retention**

- Retain purchase applications for four months.

### **Processing Time**

- You are required to send savings bond order forms and associated payments to your servicing TRS site within five business days of the date of the order form.
- Savings bonds should be received by the customer within 15 business days of the receipt of the purchase order at the TRS Site.

### **Fee Payment**

- You are paid 50 cents per order form for each paper form PD F 5263, 5263-1, 5374, or 5374-1 submitted.
- You are paid 85 cents per order form that is submitted via an automated format. (Remember that form PD F 5263-1 and PD F 5374-1 can be submitted in paper form only.)

### **Interest Assessment**

- If you exceed the 5-day requirement for submitting order forms, you are subject to an interest assessment.

### **Bond Delivery**

- The U.S. Postal Service returns undeliverable bonds to your servicing TRS site. The TRS site will contact you to facilitate resolution and subsequent delivery of the bonds.

### **Issue Date of Bond**

- The date on the purchase order form determines the issue date.
- If you accept payment by check, you should base the date on the order form according to the availability of the funds.

### **Claims for Nonreceipt of Bonds**

- Before a bond may be replaced due to nonreceipt, a period of 30 calendar days must elapse from the date of printing to ensure that it has not been delayed in the mail. After this period, the servicing TRS site will complete the nonreceipt claim form and send it to the customer for signature(s). Upon receipt of the signed claim form from the customer, the servicing TRS site will replace the bond.
- If the original bond is older than 12 months from date of issue, the customer must write to the Bureau of the Public Debt for replacement of the bond.

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## IV. Reissue Transactions

 See Chapter 3 and Appendixes C and D for more information.

### A. Requests for Reissue

- A reissue is used to change the registration of a bond. The newly reissued bond will bear the same issue date and will be of the same series as the original.
- Bonds may not be reissued to:
  - Change an address. For Series H/HH bonds, the owner should update the Treasury's records by completing form PD F 1980 or by using the secure Internet HH/H account management system at [http://www.treasurydirect.gov/indiv/myaccount/myaccount\\_hhservices.htm](http://www.treasurydirect.gov/indiv/myaccount/myaccount_hhservices.htm).
  - Change the financial institution for depositing Series H/HH interest payments. The owner must complete form SF 1199A or PD F 5396 to make this change.
  - Change the spelling of the "mail-to" name.
  - Correct SSN errors. (Notify the Treasury in writing to update its records.)
  - Change denominations only.
- Bonds will not be reissued within one month of, or after, final maturity. (A request for reissue of such bonds will, however, be accepted to establish an authorized change in ownership of the bonds for subsequent redemption.) Bonds cannot be reissued if processed by your servicing TRS site less than one full calendar month before final maturity. To ensure reissue, mail bonds to the servicing TRS site so the bonds will arrive no later than two months before final maturity.

### B. Agent Responsibilities

- Establish the correct reissue form to use by referencing the reissue tables and assist the bond owner in completing it, using one form for each different registration requested.
- Ensure that the owner signs each form submitted in the presence of a certifying official, who should sign his or her name, title, and date, and affix the agent identification stamp. This stamp should identify the name of the institution and branch location.
- Ensure that proper evidence, if any, is included.
  - Certified letters of appointment (Must not be more than one year old. If the letters of appointment are more than one year old, they must bear full force and effect statement dated no more than one year before transaction is presented.)
  - Certified copy of court evidence (For example, adoption papers and divorce decrees.)
  - Certified copy of death certificate (There is no time limitation on this document.)

### C. TRS Responsibilities

- Your servicing TRS bond examiners evaluate transactions to ensure that the bonds, the reissue request, and required evidence are current and in proper form. If all paperwork is in order, the reissue transaction will be completed within 15 business days. The new bonds will be delivered as requested.
- In some cases, your servicing TRS site is required to forward transactions to Public Debt for processing. In these cases, your TRS site will notify the bond owner.

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## V. Paying Bonds

 See Chapters 5 and 6, and Appendix D for more information.

### A. General Information

- When a bond is presented for redemption:
  - Ensure that the bond is at least 12 months old and examine the bond for alterations, erasures, and invalid or incorrect bond registrations.
  - Establish evidence requirements based on bond registration and the individual requesting payment.
  - Ensure proper identity using *The Guide to Cashing Savings Bonds* (PD P 0022) to avoid any potential loss as a result of the fraudulent payment of bonds.
  - Obtain the signature of the person requesting payment and notate the ID and evidence on the back of the bond.
  - If the SSN of the payee differs from the one shown on the bond, write the correct SSN on the back of the bond.
  - If payment is to be made by your servicing TRS site, you should ask the presenter to sign the bonds and then certify the signature on the back of each bond.
  - If you pay a bond, you will provide IRS form 1099-INT to the payee. If your servicing TRS site redeems the bond, they will provide IRS form 1099-INT to the payee. All interest from savings bonds and notes is reported as one amount on the IRS form 1099-INT.

Free software is available to agents from Treasury for use in determining the redemption values of bonds. The redemption value reflects any penalty due to an early redemption. (Series EE bonds issued May 1997 or later and Series I bonds are subject to a penalty equal to the most recent three months of interest if they are cashed in the first five years from the issue date.)

### B. Bonds That You Can Pay

- You can pay Series E/EE and I bonds and savings notes that are at least 12 months old and presented by an owner or co-owner.
- You can pay Series A, B, C, and D savings bonds. Because these bonds have matured, the redemption value is the face amount printed on the bond.
- You can pay savings stamps for the face amount.
- You can pay a beneficiary who provides a certified copy of the owner's death certificate.
- You can pay a fiduciary handling a decedent's estate who provides a certified copy of the letters of appointment. The letters of appointment must not be dated more than one year prior to the date the bonds are presented for payment. If the letters of appointment are more than one year old, they must bear a full force and effect statement dated no more than one year before the transaction is presented. If the bonds are in co-owner or beneficiary form of registration, the fiduciary must provide certified copies of the death certificates of both parties. The fiduciary must also supply the TIN of the estate or SSN of the last decedent. A fiduciary handling a decedent's estate cannot redeem a bond unless all parties named on the bond are deceased.
- You can pay a fiduciary whose name and title are shown in the bonds' registrations.

- Identification requirements include:
  - Customer Identification — no limit
  - Personal Identification — no limit
  - Documentary Identification [not a customer or personal identification] — \$1,000 limit per transaction.
  - See The Guide to Cashing Savings Bonds (PD P 0022) for details.
- Paid bonds are submitted to the local FRB using a method known as EZ Clear.

### **C. Bonds That You Cannot Pay**

- Series F, G, H/HH, J, and K savings bonds.
- Series E/EE and I bonds or savings notes with registrations other than individuals in their own right. *See exceptions noted in “B. Bonds That You Can Pay”.*
- Series EE and I bonds that are less than 12 months old.
- Bonds presented by an attorney-in-fact (power of attorney).
- Bonds issued in the name of a corporation, partnership, association, or any other type of company or institution.
- Bonds that are mutilated, altered, defaced, or irregular in any way.
- Partial redemption transactions must be forwarded to the servicing TRS site for processing. Indicate the amount the bond owner wishes to redeem and the remainder to be reissued.

### **D. Preparing Bonds to Be Paid by Public Debt or the Federal Reserve Bank**

- Before submitting bonds, ensure that:
  - The “Request for Payment” section has been properly completed.
  - The bonds are certified with an officer’s (or authorized employee) signature, title, date, and paying agent seal or medallion.
  - Notations of how identification was established should be made on the back of the bond.
  - The proper evidence has been obtained.
- Forward the bonds and documents for processing. The transaction will be processed within ten business days from the date the transaction is approved for payment.

### **E. The Guide to Cashing Savings Bonds (PD P 0022)**

- The guide provides simplified redemption instructions for tellers.
- The guide can be downloaded at <http://www.treasurydirect.gov/forms/sav0022.pdf>.
- You may also order hard copies of the guide by contacting your TRS Site.

## Glossary of Terms

Term	Definition
<b>Accrual Bond</b>	A bond that increases in value as interest is added to the principal. Both principal and interest are paid in a lump sum when the bond is redeemed. Series E/EE, I, retirement plan bonds, and individual retirement bonds are the currently outstanding accrual type securities. Series A through Series D, Series F bonds, and savings notes, all now matured, were also accrual type securities.
<b>Administered Estate</b>	An administered estate is supervised by the court and is one for which a legal representative has been appointed.
<b>Administrator/ Administratrix</b>	A person appointed by a court to administer the estate of a deceased person.
<b>Applicant</b>	Person completing an application. An applicant may be: <ul style="list-style-type: none"> <li>(a) An individual bond owner</li> <li>(b) Both co-owners</li> <li>(c) Parents or legal guardians of minors</li> <li>(d) Persons entitled to bonds of decedents, trustees, and other fiduciaries (or their successors)</li> <li>(e) Authorized officers of organizations</li> <li>(f) Purchasers</li> </ul>
<b>Appreciation Type Security</b>	See Accrual Bond.
<b>Baby Bonds</b>	A name given to the Series A-1935 savings bond but carried over to Series B-1936, C-1937/1938, and D-1939/1941 (April) bonds.
<b>Batch</b>	A group of one to 40 bond order forms submitted to a servicing Federal Reserve Bank by an issuing agent with a covering Batch Transmittal Form.
<b>Beneficiary (POD)</b>	A person whose name appears second on a savings bond under the designation "POD" or "Payable on Death" and who becomes the sole owner of the bond upon the death of the owner.
<b>Beneficiary under a Trust</b>	The party for whose benefit a trust is created or who is entitled to the income from the trust. The beneficiary may also be called a <i>Donee</i> or the <i>Cestui que trust</i> .
<b>Bequest</b>	A gift by will of personal property; a legacy.
<b>Bond</b>	Any of the savings and retirement securities issued by the U.S. Government, including savings bonds, savings notes, retirement plan bonds, and individual retirement bonds.

<b>Term</b>	<b>Definition</b>
<b>Bond of Indemnity</b>	An instrument stating a fixed sum as a penalty, binding the parties to pay that penalty unless one or more of the parties performs a certain act.
<b>Branch Number</b>	Four-digit number added to the ABA number to indicate a specific branch of a financial institution. Main offices are assigned four zeros as their branch numbers.
<b>Certification</b>	Process by which a bank or other financial institution guarantees a signature in the request for payment on a savings bond, a detached request for a savings bond payment, a request for reissue, or other applications relating to savings bonds.
<b>Certified Copy</b>	Copies of original legal documents that contain a raised or impressed seal.
<b>Court of Probate</b>	A court having jurisdiction over the probate of wills, the grant of administration, and the supervision of the management and settlement of the estates of decedents, including the collection of assets, the allowance of claims, and the distribution of the estate. In some jurisdictions, such as New York and New Jersey, these courts are called Surrogate Courts.
<b>CPI-U</b>	Abbreviation for the non-seasonally adjusted U.S. City Average All Items Consumer Price Index for All Urban Consumers published by the Bureau of Labor Statistics. The index is used to determine the semiannual inflation rate applied to Series I bonds.
<b>Current Income Bond</b>	A bond on which interest is paid semiannually to the owner while the principal invested remains constant at face value. Series H/HH bonds are current-income type securities. Series G and Series K bonds, both now matured, were also current-income type bonds.
<b>Decedent</b>	A deceased person.
<b>Deflation</b>	A negative change over time in a price index (e.g. consumer price index) that measures changes in general price levels. Reflects an overall reduction in the volume of available money and credit, which results in a decline in price levels.
<b>Denomination</b>	The dollar amount shown on the face of the security ("face amount" or "face value") and designated by alpha codes at the beginning of the serial number: X - \$ 10 or \$10,000 Q - \$ 25 L - \$ 50 K - \$ 75 C - \$ 100 R - \$ 200 D - \$ 500 M - \$ 1,000 V - \$ 5,000

<b>Term</b>	<b>Definition</b>
<b>Denominational Exchange</b>	Exchanging bonds of one denomination (face amount) for bonds of another denomination (face amount) within the same series and issue date.
<b>Executor/ Executrix</b>	The person appointed in a decedent's will to carry out the directions and requests in the will and to dispose of the property according to the testamentary provisions.
<b>Extended Maturity Period</b>	An interest bearing period after the original maturity date during which a savings bond continues to earn interest. It's also sometimes referred to as an extension period.
<b>EZ Clear</b>	Process by which depository financial institutions present paid accrual savings bonds, commercial checks, and other cash items for collection to a Federal Reserve Check Processing Office including a Regional Check Processing Center. The paid accrual savings bonds are then sent to the EZ Clear Central Processing Site. The Pittsburgh Branch, FRB Cleveland, maintains the EZ Clear Central Processing Site.
<b>Face Value</b>	The denomination amount shown on the front of a savings bond.
<b>Fiduciary</b>	A person undertaking the duty to act primarily for another's benefit (e.g., executor, administrator, trustee, guardian).
<b>Fiduciary Capacity</b>	Relates to conducting business or handling property for the benefit of another person.
<b>Final Maturity</b>	The point at which a bond stops earning interest (Original maturity + extension [s] = final maturity). Also known as Final Extended Maturity Date.
<b>Identifier</b>	A person who establishes the identity of the presenter of a bond for payment or reissue.
<b>Incompetent/ Incapacitated Person</b>	An individual who is incapable of handling his or her business affairs because of a legal, mental, or medical disability, except for minors who are incompetent solely because of age.
<b>Individual Retirement Bonds</b>	Nontransferable accrual type securities sold to individuals eligible to participate in an Individual Retirement Account (IRA). The sale of these bonds was terminated April 30, 1982.
<b>Inflation-Indexed Security</b>	A bond that earns interest based in part on the percent change in the CPI-U index.
<b>Inscription</b>	See Registration.
<b>Interest</b>	Compensation at a specified rate which is paid for the use of money.
<b>Interest (Compound)</b>	Interest upon interest, where accrued interest is added to the principal sum, and the whole treated as a new principal, for the calculation of the interest for the next period.

<b>Term</b>	<b>Definition</b>
<b>Interest (Simple)</b>	Compensation which is paid for the use of the principal (sum lent), at a certain rate made by law.
<b>Issue Date</b>	The first day of the month in which the bond is purchased. The issue date is entered in the upper right-hand corner of the bond. It is the basis for determining the interest rate, when the bond is eligible for payment, the amount at which an accrual type bond is redeemed, the interest payment dates on current income bonds, and the date the bond reaches maturity and ceases to earn interest.
<b>Issue Price</b>	The actual amount paid to purchase a savings bond. For example, Series E bonds were purchased for 75% of face value, whereas Series EE bonds are purchased for 50% of face value. Series I bonds are purchased for 100% of face value.
<b>Legal Evidence</b>	Evidence required to process a savings bond transaction, such as death certificates, and letters of appointment.
<b>Legal Representative</b>	A person appointed by a court to act on behalf of the estate of another. This is a generic term encompassing all types of representatives, including executors, administrators, personal representatives, and guardians.
<b>Letters of Administration</b>	A document issued by the proper court appointing someone as an administrator of a decedent's estate.
<b>Letters Testamentary</b>	A document issued by the proper court appointing someone as an executor of a will.
<b>Local Federal Reserve Bank</b>	The Federal Reserve Bank/Branch/RCPC in your zone that services your institution for check processing.
<b>Minor</b>	A person who is under the age of legal competence; a person under the age of majority.
<b>Mutilated</b>	Bonds that are ripped, torn, or otherwise damaged after receipt by the bond owner.
<b>Nonadministered Estate</b>	An estate of a decedent that is not supervised by the court and for which a legal representative has not been appointed.
<b>Nonreceipt</b>	A registered bond reported lost, stolen, or destroyed before the bond owner or purchaser receives it. See Replacement.
<b>Original Maturity</b>	The initial period of time when a savings bond earns interest according to the terms and conditions in effect at the issue date.
<b>Over-the-Counter (OTC) Order</b>	Process by which an investor can submit a purchase order and payment through most banks, credit unions and savings institutions to buy Series EE and Series I paper savings bonds.
<b>Par</b>	See Face Value.

<b>Term</b>	<b>Definition</b>
<b>Person</b>	Any legal entity, including but not limited to, an individual, a partnership, a corporation (public or private), an unincorporated association, or a trust estate.
<b>Personal Representative</b>	In some states, a person appointed to administer the estate of a decedent is called a personal representative instead of an administrator or executor.
<b>Personal Trust Estate</b>	A trust estate established by natural persons in their own right for the benefit of themselves or other natural persons in whole or in part.
<b>Power of Attorney</b>	An instrument where a person (grantor) authorizes another (attorney-in-fact) to act on his or her behalf. The instrument itself is called a power of attorney. The person acting under the power is called an attorney-in-fact.
<b>Presenter</b>	Person requesting payment or reissue of a bond.
<b>Principal Co-owner</b>	The co-owner whose funds were used to purchase the bonds or who received the bonds as a gift, as an inheritance, or through court proceedings and had the bonds reissued to add another person as co-owner without receiving contribution from that other person.
<b>Probate</b>	A judicial act or determination, by a court having competent jurisdiction, establishing the validity of a will. This means that the court is satisfied that the will is authentic and properly admissible in court and that the decedent was competent and under no undue influence when the will was made. The act or process of proving a will.
<b>Registration</b>	The social security number or employer identification number, names, and addresses appearing on the face of a bond. Same as Inscription.
<b>Replacement</b>	Issuance of a new bond when a bond is reported lost, stolen, destroyed, mutilated, or not received.
<b>Retirement Plan Bonds</b>	Nontransferable accrual type securities sold to individuals eligible to participate in the Keogh Act retirement savings program. Treasury terminated the sale of these bonds April 30, 1982.
<b>Revocable Trust</b>	A trust that the grantor may rescind or cancel.
<b>Routing Transit Number</b>	A 9-digit number (also known as ABA number) that identifies banks within the national banking system.

<b>Term</b>	<b>Definition</b>
<b>Savings Bond</b>	An official instrument issued by the U.S. Treasury or an authorized agent showing that money has been loaned to the U.S. Government and is payable to the person to whom it is registered. It is a contract between the Government and the bond owners. Each bond is a registered security for which a record is maintained by the Bureau of the Public Debt.
<b>Savings Note</b>	Nontransferable, accrual type security issued in registered form on a discount basis at 81 percent of face value in denominations of \$25, \$50, \$75, and \$100. Savings Notes, also called Freedom Shares, have not been issued since 1970.
<b>Savings Stamps</b>	Non-registered securities that were issued to apply toward the purchase price of Series E bonds. Stamps were sold at face amount in denominations of \$.10, \$.25, \$.50, \$1.00, and \$5.00 and do not earn interest. Treasury discontinued the sale of savings stamps June 30, 1970.
<b>Taxable Event</b>	A transaction that requires the reporting of interest deferred or earned from the issue date of the bonds to the date of the reissue transaction.
<b>Treasury Retail Securities Site (TRS)</b>	One of two Federal Reserve Banks that process savings bond transactions. <i>See Appendix G for contact information.</i>
<b>Trust</b>	Property, real or personal, held by one party for the benefit of another.
<b>Trust Agreement Trust Instrument</b>	<p>The document that specifies in writing the authority, duties, and rights of the parties involved. A trust instrument may be referred to by the following names:</p> <ol style="list-style-type: none"> <li>1. Declaration of Trust (D/T)</li> <li>2. Deed of Trust (D/T)</li> <li>3. Trust Indenture (T/I)</li> <li>4. Agreement of Trust (A/T)</li> <li>5. Trust Under a Will (U/W)</li> </ol> <p>While there are certain technical variations in the meaning of these terms, they may be considered synonymous when used in connection with savings bonds.</p>
<b>Trustee</b>	The party appointed to administer a trust.
<b>Trustor</b>	The party who creates a trust. The trustor may also be called the "Maker," "Donor," "Grantor," or "Settler." All of these terms are synonymous.
<b>Voluntary Guardian</b>	An individual who is recognized as authorized to act for an incapacitated person as provided in the regulations governing U.S. Savings Bonds (Section 315.64 of Department of the Treasury Circular 530 and Section 353.64 of Department of the Treasury Circular, Public Debt Series No. 3-80).
<b>Voluntary Representative</b>	A person qualified by the Department of the Treasury to request disposition of savings bonds and savings notes and/or related payments (not exceeding \$100,000) that belong to a decedent's estate when the estate is not being administered through the court.

## Questions and Answers

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### Series EE Savings Bonds Issued May 2005 and Thereafter

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#### What interest rate does a Series EE bond earn?

Series EE savings bonds issued on and after May 1, 2005, will earn a fixed rate of interest, set at the time of purchase. The new rate will apply for the 30-year life of each bond, including a 10-year extended maturity period, unless a different rate or rate structure is announced for the extension period. Interest accrues monthly and is compounded semiannually.

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#### How often will the fixed rate change for new issues of Series EE bonds?

A fixed rate will be announced for new issues May 1 and November 1.

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#### How is interest added to my Series EE savings bonds?

Series EE savings bonds purchased on or after May 1, 2005 increase in value every month. The bond's interest rate is compounded semiannually.

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#### How will the fixed rate on Series EE bonds be determined?

The Department of the Treasury will set the fixed rate administratively. The rate will be based on 10-year Treasury note yields and adjusted for features unique to savings bonds, such as the tax deferral feature and the option to redeem the savings bonds at any time after the initial 12-month holding period.

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#### How do you purchase Series EE bonds, and how long must they be held?

Series EE savings bonds can be purchased in electronic form at face value by opening a TreasuryDirect® account through Public Debt's website [www.treasurydirect.gov](http://www.treasurydirect.gov). Purchase prices for electronic securities start at \$25, and they can be purchased in any amount above that up to \$5,000 per person, per calendar year. EE bonds are also available in paper form in denominations ranging from \$50 to \$10,000, with the issue prices set at one-half their face value; for example, a \$100 EE bond costs \$50. Paper bonds can be purchased through most financial institutions and through payroll savings plans offered by employers nationwide. No matter the form in which they are issued, bonds must be held at least one year from their issue date. A 3-month interest penalty applies to bonds not held at least 5 years.

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#### When will my Series EE bonds reach original maturity?

EE bonds issued on and after May 1, 2005, will reach original maturity at 20 years. These bonds are also guaranteed to double in value from their issue price no later than 20 years after their issue dates. This is the bond's original maturity. If a bond does not double in value as the result of applying the fixed rate for 20 years, the Treasury will make a one-time adjustment at original maturity to make up the difference. During the 10-year extended maturity period that follows original maturity, bonds will earn interest at the fixed rate set at issue unless a new rate or new terms and conditions are announced for the extension period.

## Questions and Answers

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### Series EE Savings Bonds Issued May 1997 through April 2005

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#### **What interest rate does my Series EE bond earn?**

Series EE savings bonds purchased on or after May 1, 1997 through April 2005, earn interest based on market yields for five-year Treasury securities. The rate is 90% of the average yields on five-year Treasury securities for the preceding six months.

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#### **How long do I have to hold my Series EE bond before I can cash it?**

Effective February 2003, you can cash your bond any time after 12 months. However, if your bond is cashed before five years, a three-month interest penalty applies. In effect, you lose the last three months' worth of interest. For example, if you buy a bond in May 2004 and cash it 24 months later in May 2006, you get your original investment back plus 21 months of interest. The value of the bond would be based on the announced rates applied over the 21-month period from May 2004 to February 2006.

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#### **How is interest added to my Series EE savings bonds?**

Series EE savings bonds purchased on or after May 1, 1997 through April 2005 increase in value every month. The bond's interest rate is compounded semiannually. The rate that Treasury announces each May and November is applied to a bond for the six-month earning period.

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#### **How does Treasury set the rate for Series EE bonds?**

Series EE savings bonds purchased on or after May 1, 1997 through April 2005, earn the higher rate right from the start. The rate is 90 percent of the average five-year Treasury market yields for the preceding six months. Treasury announces a savings bond rate each May 1 and November 1. The rates announced each May and November are the annual rates that apply to bonds for that six-month earning period. For example, the six-month earning period for a bond issued in May is from May through October; for a bond issued in June, it's June through November. The rate that is announced is the rate bonds will earn during the next six-month earning period.

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**When will my Series EE bond be worth face value?**

Since the interest rate can change each six months, there is no way to predict when your bond will be worth face value. A bond earning interest at an average rate of 5% per year, compounded semiannually, would reach face value no later than 14 1/2 years after issue, while a bond earning interest at an average rate of 6% per year, compounded semiannually, would reach face value no later than 12 years after issue.

For bonds purchased May 1, 1997 through May 30, 2003, you are guaranteed that your bond will be worth at least face value at 17 years. If the interest rates have been too low for your bond to accrue enough interest to be worth face value at 17 years, Treasury will make a one-time adjustment to increase the redemption value to face value at that time.

For bonds purchased June 1, 2003 through April 2005, you are guaranteed that your bond will be worth at least face value at 20 years. If the interest rates have been too low for your bond to accrue enough interest to be worth face value at 20 years, Treasury will make a one-time adjustment to increase the redemption value to face value at that time.

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**What happens after my Series EE bond reaches face value?**

Your bond will continue to earn interest until it is 30 years old.

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**What will the interest be during this time?**

For Series EE bonds issued May 1997 through April 2005, the period from when your bond reaches face value to 30 years is called an “extension.” During the extension, your bond will earn interest at the rates in effect for that period.

## Questions and Answers

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### Series EE Savings Bonds Issued May 1995 through April 1997

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#### What interest rate does my Series EE bond earn?

Your bond earns interest from purchase through original maturity (17 years) based on market yields for Treasury securities.

For the first 5 years, your bond earned the *short-term* rate.

From 5 years to 17 years, your bond earns the *long-term* rate.

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#### What are the *short-term* and *long-term* rates?

The *short-term* rate is 85% of the average of six-month Treasury security yields over the three months prior to May 1 and November 1.

The *short-term* rate is no longer announced because all bonds in this range are over five years old.

The *long-term* rate is 85% of the average of five-year Treasury security yields over the six months prior to May 1 and November 1.

The *long-term* rate is announced by Treasury each May 1st and November 1st to reflect changes in the market yield for Treasury securities.

To find out what the rates are for the current six months, call 1-800-4US BOND, or go to <http://www.treasurydirect.gov>.

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#### How is the rate applied to my Series EE bond?

Based on the rate in effect at the beginning of each period, interest will be added to your bond every six months. For example, if you bought a \$100 Series EE bond in July 1996, you paid \$50. From January through June 2006, the bond earned interest based on the *long-term* rate of 3.41%, announced November 2005. On July 1, 2006, the value of your bond increased to \$73.40. From July 2006 through December 2006, your \$73.40 earned interest based on the *long-term* rate of 3.88%, announced May 2006.

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#### When will my Series EE bond be worth face value?

Since the interest rate can change each six months, there is no way to predict when your bond will be worth face value. A bond earning interest at an average rate of 5% per year, compounded semiannually, would reach face value no later than 14 ½ years after issue while a bond earning interest at an average rate of 6% per year, compounded semiannually, would reach face value no later than 12 years after issue.

You are guaranteed that your bond will be worth at least face value at 17 years. If the interest rates have been too low for your bond to accrue enough interest to be worth face value at 17 years, Treasury will make a one-time adjustment to increase the redemption value to face value at that time.

**What happens after 17 years?**

Your bond will continue to earn interest for an additional 13 years, until it is 30 years old.

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**What will the interest rate be during this time?**

For Series EE bonds issued May 1995 through April 1997, the period from 17 years to 30 years is called an “extension.” During the extension, your bond will earn interest at the rates in effect for that period.

## Questions and Answers

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### Series EE Savings Bonds Issued November 1982 through April 1995

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#### What interest rate does my Series EE bond earn?

Your bond earns interest based on *market-based investment yields* or *guaranteed minimum investment yields*.

Go to [http://www.treasurydirect.gov/indiv/tools/tools\\_savingsbondcalc.htm](http://www.treasurydirect.gov/indiv/tools/tools_savingsbondcalc.htm) to access the Savings Bond Calculator.

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#### What do you mean “or”?

#### How do I know which one applies to my five-year old or older Series EE bond?

Actually, they both apply. Treasury calculates the value of your bond two ways, using the *market-based investment yield* and *guaranteed minimum investment yield*, and gives you the better overall return.

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#### But how can I know what my Series EE bond is earning now?

The *United States Savings Bonds/Notes Earnings Report* provides this information. You can obtain a copy online at [http://www.treasurydirect.gov/indiv/tools/tools\\_earningsreports.htm](http://www.treasurydirect.gov/indiv/tools/tools_earningsreports.htm) or by contacting your servicing Treasury Retail Securities site.

Go to [http://www.treasurydirect.gov/indiv/tools/tools\\_savingsbondcalc.htm](http://www.treasurydirect.gov/indiv/tools/tools_savingsbondcalc.htm) to access the Savings Bond Calculator.

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#### What is a *market-based investment yield*?

#### How is it applied to my five-year old or older Series EE bond?

Each May 1st and November 1st, Treasury determines an average of five-year Treasury security yields from the preceding six months. Each time your bond is due to increase in value, Treasury re-calculates the bond's *market-based* redemption value from the issue date. The averages of the Treasury security yields for the six-month earning periods are added together and divided by the number of semiannual periods since the bond was issued. The result is multiplied by 85% and rounded. This one rate is applied for each semiannual period since the bond was issued.

### Can you give me an example?

If you bought a bond in June 1985, by December 1994, the bond was 9 ½ years old. During the 9 ½ years, there were 19 six-month interest earning periods. For each earning period, there is an applicable five-year Treasury security yield. To determine the **market-based** December 1994 value of your bond, the 19 average five-year Treasury security yields were added together and divided by 19. The result was multiplied by 85% and then rounded to the nearest ¼ of one percent (.25%). The result was the **market-based investment yield**. The **market-based** worth of your bond on December 1994 was calculated by applying this yield, or rate, to the entire 9 ½ years.\*

A year later, to determine the **market-based investment yield** for your bond for December 1995, the applicable average five-year Treasury security yields for the interest periods December 1994 through May 1995 and June 1995 through November 1995 were added to those for the other 19 six-month interest earning periods and divided by 21 to obtain the average. This was multiplied by 85%; but this time the result was rounded to the nearest one-hundredth of one percent (.01%). The **market-based** worth of your bond for December 1995 was calculated by applying this yield to the entire 10 ½ years.

\**Note:* All redemption values calculations are performed on a hypothetical base denomination of \$25. Redemption values for bonds of greater denominations are in direct proportion according to the ratio of denominations, i.e. a \$50 bond would be worth twice the value of the base denomination, a \$200 bond would be worth 8 times the value of the base denomination.

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### Why is the rounding to .25% in some cases and .01% in others?

When bonds are issued, an original maturity period is established. (Your 1985 bond had an original maturity period of 10 years.) After original maturity, bonds may be held for additional extensions of maturity. During maturity periods that began before May 1989, rounding of the market-based investment yield is to the nearest ¼ of one percent. If the current maturity period was entered on or after May 1, 1989, the rounding is to the nearest one hundredth of one percent.

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### What are the original maturity periods for my Series EE bonds?

For bonds dated November 1982 through October 1986, it is 10 years.

For bonds dated November 1986 through February 1993, it is 12 years.

For bonds dated March 1993 through April 1995, it is 18 years.

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### Where does the **guaranteed minimum investment yield** come in? How does it apply to my Series EE bond?

When Treasury first offered a **guaranteed minimum** return in November 1982, the rate for the original maturity period was set at 7.5% per year, compounded semiannually. Effective with bonds issued November 1986, the rate was reduced to 6% per year, compounded semiannually. You had to hold a bond no less than five years to receive the **guaranteed minimums**. For bonds issued March 1993 through April 1995, the rate is 4% from issue date. With each offering, Treasury established a table of redemption values for the original maturity period based on the **guaranteed minimum** return promised.

**Can you give me an example?**

Let's use your June 1985 bond again. When you bought this bond, Treasury promised that if you held the bond at least five years then you would receive a return of no less than 7.5% per year, compounded semiannually, during the original maturity period of the bond. In December 1994, the bond had not reached original maturity and had been held at least five years; therefore, the redemption value reflected a yield of the promised 7.5% per year, compounded semiannually, from the issue date to December 1994.

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**What happens after my Series EE bond reaches original maturity?**

For original maturity, Treasury has established a table of redemption values which reflects the **guaranteed minimum** rate promised. After the bond reaches original maturity, it enters an extension. The **guaranteed minimum** during the extension will be the rate in effect at the time the extension starts, right now 4% per year, compounded semiannually. During the first extension, each time a bond is due to increase in value, Treasury re-calculates the bond's **guaranteed minimum** redemption value starting with what the bond is guaranteed to be worth at original maturity, and applies the **guaranteed minimum** rate for the current extension to each interest period since original maturity.

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**Can you give me an example?**

On June 1, 1995, your June 1985 bond reached original maturity. At that time, the value of your bond reflected the guaranteed rate of 7.5%. By December 1995, your bond had one interest earning period in extended maturity. When your bond entered the extended maturity period, the guaranteed minimum in effect for extensions was 4%. To determine the December 1995 guaranteed minimum value of your bond, the interest rate of 4% per year, compounded semiannually, is applied to the June 1995 value for one semiannual period.

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**You said the "first extension." Is there more than one extension?**

The first extension is 10 years. The bond then enters a second extension, earning interest until it is 30 years old. During the second extension, Treasury re-calculates the bond's guaranteed minimum redemption value, starting with what the bond is guaranteed to be worth at the end of the first maturity and applying the rate in effect when the second maturity was entered for each interest period since.

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**If I go to the bank and cash my Series EE bond, will I receive a redemption value that is calculated with either the *market-based investment yield* or *guaranteed minimum investment yield*, whichever makes my bond worth more?**

Yes.

**With this method, I can't compare a *market-based* return with a *guaranteed minimum investment yield* for a six-month period?**

That's correct. The *market-based investment yield* and *guaranteed minimum investment yield* result from two separate, competing calculations. Overall market-based return from the bond's date of issue is compared with overall guaranteed return from that date. This approach does not involve comparing a market-based return with a guaranteed minimum investment yield for the current year or six-month period.

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**Can you give me an example?**

Taking a June 1986 bond as an example, the *market-based investment yield* was 6.11% per year compounded semiannually, from June 1, 1986, to June 1, 1997. Over that same period, the overall *guaranteed minimum investment yield* for the bond was greater, 7.18% per year, compounded semiannually, including two six-month periods (June 1, 1996 to June 1, 1997) at 4% per year, compounded semiannually, as well as earnings at the higher rate of 7.5% per year, compounded semiannually, during the preceding 10 years (20 six-month periods from June 1, 1986 to June 1, 1996).

As bonds have entered an extension since March 1, 1993, many bond owners have observed that their bonds are increasing in value at 4% per year, compounded semiannually, and expressed concern because every market-based rate they have seen or heard of is higher. However, when comparing returns (market-based versus guaranteed minimum), Treasury is not looking just at the 4% per year, compounded semiannually, alone. Treasury is looking at the overall guaranteed minimum return since each bond was issued, and comparing that with the overall market-based return over the same period.

## Questions and Answers

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### Series E/EE Savings Bonds & Savings Notes Issued Before November 1982

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#### **What interest rate is used to calculate what my Series E/EE bond or note is worth?**

If your bond is still earning interest, the interest is currently based on *market-based investment yields* or *guaranteed minimum investment yields*. All savings notes have stopped earning interest.

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#### **What do you mean, “If my bond is still earning interest”?**

A Series E bond issued prior to December 1965 stopped earning interest when it was 40 years old. A Series E bond issued December 1965 or later and all Series EE bonds stop earning interest when they are 30 years old. All savings notes stopped earning interest after 30 years.

---

#### **What do you mean *market-based investment yields* “or” *guaranteed minimum investment yields*? How do I know which one applies to my Series E/EE bond or note?**

Actually, they both apply. Treasury calculates the value of your bond or note two ways, using the *market-based investment yield* and *guaranteed minimum investment yield*, and gives you the better overall return.

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#### **But how can I know what my Series E/EE bond is earning now?**

The *United States Savings Bonds/Notes Earnings Report* provides this information. You can obtain a copy from the Public Debt web page at [www.treasurydirect.gov/indiv/tools/tools\\_earningsreports.htm](http://www.treasurydirect.gov/indiv/tools/tools_earningsreports.htm) or by contacting your servicing Treasury Retail Securities site.

Go to [http://www.treasurydirect.gov/indiv/tools/tools\\_savingsbondcalc.htm](http://www.treasurydirect.gov/indiv/tools/tools_savingsbondcalc.htm) to access the Savings Bond Calculator.

---

#### **When did Treasury start using the *market-based investment yield* and *guaranteed minimum investment yield*?**

Treasury first offered market-based rates for savings bonds in November 1982. Bonds and notes outstanding at that time were to be included in the program if the owner continued to hold the bond or note for at least five years from the date it first increased in value on or after November 1, 1982. Series E bonds which were 40 years old before November 1987 were not eligible for the program.

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#### **What do you mean by “the date it first increased in value on or after November 1, 1982”?**

Bonds and notes generally increase in value every six months. An eligible bond or note that increased in value each April and October, for example, entered the market-based rate program on April 1, 1983 and had to be held until April 1988.

**You said “generally increase in value every six months”.  
Are there exceptions I need to know about?**

Yes. When a bond or note was first issued, it was given an original maturity period. For some Series E bonds, the original maturity period was such that the last interest earning period in original maturity was less than six months. For example, the last interest earning period for a bond with a June 1972 issue date was four months because the original maturity of the bond was 5 years, 10 months. This bond increased in value on December 1, 1977 (5 ½ years after issue) and again on April 1, 1978 (5 years and 10 months after issue).

---

**What happens after the original maturity period?**

After a bond or note reaches original maturity, it enters a 10-year extension and increases in value six months from the original maturity date, as well as every six months thereafter during the extension. Additional maturity periods follow. Each additional maturity period is 10 years long unless a period of less than 10 years is required for the bond or note to reach the age at which it stops earning interest. During extensions, the bond or note increases in value every six months from the date the maturity period was entered. A final interest earning period may be less than six months.

For example, the June 1972 bond increased in value each April 1st and October 1st during its extended maturity periods, with the next-to-last increase on April 1, 2002, and the final increase on June 1, 2002. (The original maturity was 5 years, 10 months, April 1978. The first extension was from April 1978 through March 1988, and the second extension was from April 1988 through March 1998. At this point, the bond was 25-years and 10-months-old. Since it stopped earning interest at 30 years, the final extension was 4 years and 2 months.)

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**So a Series E/EE bond with an April issue date, for example, may not always increase in value in April and October?**

That’s right. Also, a bond or note entered the market-based rate program the first time it increased in value on or after November 1, 1982. Since the June 1972 bond, for example, was increasing in value each April and October at that point, it entered the market-based rate program April 1, 1983, not December 1, 1982.

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**What are the original maturity periods for my Series E/EE bonds and notes?**

For original maturity information, see “Original and Final Maturity“ in Chapter 1. You may also contact your servicing Treasury Retail Securities site.

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**So once I know the original maturity of my Series E/EE bond or note, I can determine when it entered the market-based rate program and when it increases in value. What is a *market-based investment yield*? How is it applied to my bond or note?**

Each May 1st and November 1st, Treasury determines an average of five-year Treasury security yields from the preceding six months. Each time your bond or note is due to increase in value, Treasury recalculates the *market-based* redemption value from the date it first increased in value on or after November 1, 1982. The averages of the Treasury security yields for the six-month earning periods since are added together and divided by the number of semiannual periods since that date. The result is multiplied by 85% and rounded. This one rate is applied for each semiannual period since the date of the first increase in value on or after November 1, 1982.

**Can you give me an example?**

Let's say you purchased a bond in June 1968. In 1982, this bond was in an extended maturity period with increases in value occurring each June 1st and December 1st (the bond had an original maturity of 7 years). Its first increase in value on or after November 1, 1982, was December 1, 1982. The value of the bond for December 1982 is the starting point for determining the value of the bond using a market-based investment yield.\*

Now let's look at how the June 1994 market-based value was determined. In the 11 ½ years between December 1982 and June 1994, there were 23 semi-annual interest earning periods. For each earning period, there is an applicable five-year Treasury security yield. To begin determining the *market-based* yield for the June 1994 market-based value of your bond, the 23 average Treasury security yields were added together and divided by 23. The result was multiplied by 85% and then rounded to the nearest ¼ of one percent (.25%). The result was the *market-based investment yield*. The *market-based* worth of your bond on June 1994 was calculated by applying this yield to the entire 11 ½ years.

Two years later, to determine the *market-based investment yield* for your bond for June 1996, four additional applicable average five-year Treasury security yields were added to those for the other 23 six-month interest earning periods and divided by 27 to obtain the average. The result was multiplied by 85%, but this time the result was rounded to the nearest one-hundredth of one percent (.01%). The *market-based* worth of your bond for June 1996 was calculated by applying this yield to the entire 13 ½ years.

\**Note:* All redemption values calculations are performed on a base denomination of \$25. This is a hypothetical denomination in the case of EE bonds. Redemption values for bonds of greater denominations are in direct proportion according to the ratio of denominations, i.e. a \$50 bond would be worth twice the value of the base denomination, a \$200 bond would be worth 8 times the value of the base denomination.

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**Why is the rounding to .25% in some cases and .01% in others?**

During maturity periods that began before May 1989, rounding of the market-based investment yield is to the nearest ¼ of one percent. If the current maturity period was entered on or after May 1, 1989, the rounding is to the nearest one hundredth of one percent.

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**Where does the *guaranteed minimum investment yield* come in?  
How does it apply to my Series E/EE bond?**

Unless the date a bond or note first increased in value on or after November 1, 1982, happened to coincide with the beginning of a new maturity period, guaranteed minimum returns for the remainder of the maturity period the bond or note was in were reflected in published tables of redemption values. These values were determined with rates announced and published prior to November 1982.

As a bond or note entered an extension, the guaranteed minimum in effect at that time became that bond's or note's *guaranteed minimum investment yield* for that extension. When Treasury first offered a *guaranteed minimum* return in November 1982, the rate was set at 7.5% per year, compounded semiannually, for bonds or notes entering an extension. For bonds or notes entering an extension on or after November 1986, the rate was reduced to 6% per year, compounded semiannually. For bonds or notes entering an extension March 1993 or later, the rate is 4% per year, compounded semiannually.

**Can you give me an example?**

Let's use the June 1968 bond again. By December 1987, when it had been held five years under the market-based rate program, it had entered its second 10-year extension of maturity. That second extension began on June 1985 when the guaranteed minimum rate in effect for extensions was 7.5%. The December 1987 guaranteed minimum value of this bond was determined by using the value of the bond on June 1, 1985 and applying a rate of 7.5% per year, compounded semiannually, to each of the five semiannual interest earning periods from June 1985 through November 1987.

---

**Does the same thing apply to each additional extension?**

Generally, yes. Each extension is 10 years (except the final extension, which may be less than 10 years). During each extension, Treasury goes back to the guaranteed minimum value of the bond or note at the end of the previous maturity period and applies the rate in effect when the current maturity was entered for each interest period since.

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**Can you give me an example?**

A savings note issued January 1970 had an original maturity of 4 years, 6 months. On July 1, 1984, it entered its second 10-year extended maturity. At that time, the value of the note reflected the rates in effect prior to the introduction of the market-based rate program. The guaranteed minimum value of the note for July 1990 was calculated using the value of the note in July 1984 and applying the rate of 7.5% per year, compounded semiannually, to each of the 12 semiannual interest earning periods from July 1984 through June 1990.

The note entered its third and final extension of maturity (a 5 year, 6-month extension) on July 1994. The guaranteed minimum value of the note on July 1998 is calculated using the July 1994 guaranteed minimum value and applying the rate of 4% per year, compounded semiannually, for the eight semiannual interest earning periods from July 1994 through June 1998.

---

**Is there an exception?**

Yes. Series E bonds and notes were granted a one-time bonus in January 1980. The bonus applied if a bond or note was held to the date it first increased in value on or after January 1, 1991, if the bond or note did not stop earning interest before that date.

---

**How was this 11-year bonus applied?**

When each Series E bond or note increased in value for the first time on or after January 1, 1991, the guaranteed minimum value of the bond or note included the 11-year bonus. For the remainder of the maturity period the bond or note was in when it received the bonus, calculations of guaranteed minimum values were based on the guaranteed minimum value of the bond or note (including the bonus) on the first date it increased in 1991 rather than the date it entered the maturity period. If the bond or note entered another maturity period after that 1991 date, calculations once again were based on the value of the bond or note at the start of the latest extension.

**Can you give me an example?**

Once again, let's use the June 1968 bond. Let's look at a June 1994 value for the bond based on a guaranteed minimum investment yield. The bond entered its second extension of maturity in June 1985. Normally, the June 1985 value would be the base for calculations of the guaranteed minimum value during the second extension; but, this bond was also entitled to the one-time bonus the first time it increased in value in 1991. The June 1991 guaranteed minimum value included the 11 year bonus. Therefore, the June 1994 guaranteed minimum value was calculated using the June 1991 guaranteed minimum value as a base and applying the rate of 7.5% per year, compounded semiannually, to each of the six semiannual interest earning periods from June 1991 to June 1994. Similarly, the guaranteed minimum value of the bond on June 1995, when it entered its third extended and final maturity, was calculated with the June 1991 guaranteed minimum value as a base and the rate of 7.5% per year, compounded semiannually, applied for the eight semiannual interest earning periods from June 1991 through May 1995.

The June 1996 guaranteed minimum value of the bond is calculated by using the June 1995 guaranteed minimum value as a base and applying the rate of 4% per year, compounded semiannually, to the two semiannual interest earning periods since.

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**If I go to the bank and cash my Series E/EE bond or note, I will receive a redemption value that is calculated with either the *market-based investment yield* or *guaranteed minimum investment yield*, whichever makes my bond or note worth more?**

From the issue date until the bond or note first increased in value on or after November 1982, increases in its value were based on the rate of return promised when the bond or note was issued and on adjustments to that rate made when Treasury announced rate increases. If you held the bond or note at least five years after the date it first increased in value on or after November 1, 1982, the difference in the value of your bond or note from the date of that first increase on or after November 1, 1982, and the redemption value you receive is based on the *market-based investment yield* or the *guaranteed minimum investment yield*, whichever increases the value of your bond or note more overall.

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**With this method, I can't compare a *market-based return* with a *guaranteed minimum investment yield* for a six-month period?**

That's correct. The *market-based investment yield* and *guaranteed minimum investment yield* result from two separate, competing calculations. Overall market-based return from the date an eligible bond or note first increased in value at the start of the market-based investment yield program is compared with overall guaranteed return from that date. This approach does not involve comparing a market-based return with a guaranteed minimum investment yield for the current year or six-month period.

**Can you give me an example?**

Taking our June 1968 E bond as an example, the *market-based investment yield* was 6.97% per year, compounded semiannually, from December 1, 1982, to June 1, 1997. Over that same period, the overall *guaranteed minimum investment yield* for the bond was greater, 7.56% per year, compounded semiannually, including four six-month periods (June 1, 1995 to June 1, 1997) at 4% per year, compounded semiannually, as well as earnings at higher rates averaging about 8.14% per year, compounded semiannually, during the preceding 12 ½ years (25 six-month periods from December 1, 1982 to June 1, 1995).

As bonds have entered an extension since March 1, 1993, many bond owners have observed that their bonds are increasing in value at 4% per year, compounded semiannually, and expressed concern because every market-based rate they have seen or heard of is higher. However, when comparing returns (market-based versus guaranteed minimum), Treasury is not looking just at the 4% per year, compounded semiannually, alone. Treasury is looking at the *overall* guaranteed minimum return since each bond first increased in value on or after November 1, 1982, and comparing that with the *overall* market-based return over the same period.

## Questions and Answers

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### Series I Savings Bonds

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#### **What interest rate does a Series I bond earn?**

The overall interest rate of a Series I bond consists of two rates: a fixed rate and an inflation rate.

The fixed rate for Series I bonds is announced each May and November, and applies to all bonds issued during the six-month period beginning at the announcement date. The fixed rate is locked in at the time of purchase, and remains the same for the life of the bond.

The inflation rate is also announced each May and November. It is based on changes in the Consumer Price Index for all Urban Consumers (CPI-U). The inflation rate is combined with the bond's fixed rate to determine the composite earnings rate of the bond every six months.

The composite earnings rate changes every six months from a Series I bond's issue date. For example, the composite earnings rate for a Series I bond issued in March changes every March and September.

For complete information, and a chart of historical rates, please see [http://www.treasurydirect.gov/indiv/research/indepth/ibonds/res\\_ibonds\\_iratesandterms.htm](http://www.treasurydirect.gov/indiv/research/indepth/ibonds/res_ibonds_iratesandterms.htm)

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#### **How long must I hold my Series I bond before I may redeem it?**

You may redeem your Series I bond anytime after 12 months from the bond's issue date. However, a 3-month interest penalty applies to bonds not held for at least 5 years.

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#### **How is interest added to my Series I savings bonds?**

Series I savings bonds increase in value every month. The bond's interest rate is compounded semiannually. The composite inflation rate announced by the Treasury each May and November is applied to a Series I bond for the six-month earning period.

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#### **How does the Treasury set the rates for Series I bonds?**

The Department of the Treasury will set the fixed rate administratively. The inflation rate is based on the percentage of change in the Consumer Price Index for all Urban Consumers (CPI-U) every six months.

To view the formula for determining the rates, please see [http://www.treasurydirect.gov/indiv/research/indepth/ibonds/res\\_ibonds\\_iratesandterms.htm](http://www.treasurydirect.gov/indiv/research/indepth/ibonds/res_ibonds_iratesandterms.htm)

# Bonds Purchased as IRA (Individual Retirement Account) Investments: Issues Related to Issuing and Redeeming

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## Issuing as IRA Investments

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Series EE and I bonds *may* be issued to show the names and fiduciary capacities of trustees or custodians appointed to manage IRAs.

- **Taxpayer identifying number:** In every case, the custodian's EIN must be used.
- **Order forms:** PD F 5263-1 (Series EE) or PD F 5374-1 (Series I).
- **Registrations:** One of the following formats should be used:
  - ◆ 12-3456789  
First Natl Bk Tr U/A  
Paul E. White IRA Dtd 2-1-89
  - ◆ 12-3456789  
First Natl Bk  
Tr Paul E. White IRA Dtd 2-1-89
  - ◆ 12-3456789  
First Natl Bk  
Tr Paul E. White IRA  
U/A Dtd 2-1-89
  - ◆ 12-3456789  
First Natl Bk  
Cust Paul E. White IRA Dtd 2-1-89
- **Internal Revenue Code (IRC) references:** You may include references to sections of the IRC in registrations without any verification of their correctness if purchasers request. You do not need to obtain and examine copies of trust, custodial, or similar agreements.
- **Individual (“a natural person”) named as trustee/custodian:** A letter from the IRS granting an individual permission to serve as a non-bank trustee/custodian under IRC § 408(a)(2) must be submitted to the servicing Treasury Retail Securities (TRS) site with the purchase application. If purchaser insists savings bonds be issued to a non-bank trustee/custodian of an IRA but refuses to furnish a copy of the letter, you should decline to handle the transaction further. You should not submit the purchase order to your servicing TRS site.
- **Annual purchase limits:** When receiving a purchase order for an IRA investment, you should ask whether the purchase is a roll-over.
  - **If no:** Annual purchase limits are:
    - **Series EE:** \$10,000 face amount (\$5,000 issue price).
    - **Series I:** \$5,000 face amount.
  - **If yes:** No annual purchase limit applies. A statement indicating roll-over status should be submitted to the servicing TRS site with the purchase application.

## Redeeming Bonds Purchased as an IRA Investment

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- **Payable to:** You may pay bonds to the trustee/custodian named on bonds presented for redemption. Payment must be in accordance with the Treasury's Guide to Cashing Savings Bonds.
- **Questions to ask the presenter:** You must ask the presenter of the bond the following question(s) common to all IRAs:
  - Will the redemption proceeds be rolled over into another retirement savings arrangement qualified under the Internal Revenue Code?  

If not...
  - Do you desire to withhold 10% of the entire redemption proceeds for federal income tax purposes?
- **Reporting redemptions:** Use IRS Form 1099-R to report redemptions of savings bonds registered in the names of trustees/custodians for IRA's. **DO NOT USE IRS Form 1099-INT.**
  - **Reporting to payees:** Furnish IRS Forms 1099-R to payees by January 31 following the year of redemption.
  - **Reporting to the IRS:** Furnish IRS Forms 1099-R to the IRS by February 28 following the year of redemption. Transmit hard copy IRS Forms 1099-R to the IRS under cover of IRS Form 1096. Use IRS Form 4804 for magnetic tape recording.

## Miscellaneous Facts About Savings Bonds Bought as an IRA Investment

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- **Trustee/custodian involvement:** The trustee/custodian to be designated in bond registrations must be fully involved in the decision to buy bonds and in filling out and submitting the order.
- **Requirement to use savings bonds for IRA investment:** Institutions qualified as IRA trustees/custodians and as savings bond agents may use savings bonds as IRA funding vehicles. However, no institution or agent is required to do so. IRA trustees/custodians are not required to make the public aware that savings bonds can be used in this matter, and they may even counsel customers against doing so.
- **Reporting rules:** When bonds are purchased in the financial institution's name as an IRA trustee/custodian, the financial institution should follow any and all reporting rules it currently observes in opening and maintaining its own IRA accounts.
- **Procedures for closing IRA account:** Paying agents should offer the option either for 10% withholding or for a tax-free rollover when redeeming bonds registered in IRA trustee's/custodian's name. The agent should report the transaction on IRS Form 1099-R. Trustees/custodians should follow any other normal procedures and rules they ordinarily observe in closing IRA accounts offered to their own depositors. For control purposes, trustees/custodians that are also paying agents may benefit by paying bonds in their names as IRA fiduciaries rather than submitting the bonds to another institution or TRS site for payment.

## Bonds Purchased as Gifts to Minors

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### Uniform Gifts to Minors Act

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Series EE bonds purchased as gifts under a gift or transfer to minors statute must be registered as prescribed by the statute and a co-owner or beneficiary may not be named in the registration. The approved registrations and the state(s) which use each registration are identified below:

**Form of registration:** (Name) as custodian for (name of minor) under the (name of state) Uniform Gifts to Minors Act.

**Example:** JOHN SMITH CUST APRIL SMITH U/SC UGMA

States using above form of registration:

South Carolina  
Vermont

### Uniform Transfers to Minors Act

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**Form of registration:** (Name) as custodian for (name of minor) under the (name of state\*) Uniform Transfers to Minors Act.

**Example:** JOHN SMITH CUST APRIL SMITH U/MN UTMA

States using above form of registration:

ALABAMA	ALASKA	ARIZONA	ARKANSAS
CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
DISTRICT OF COLUMBIA (DC)	FLORIDA	HAWAII	IDAHO
ILLINOIS	INDIANA	IOWA	KANSAS
KENTUCKY	LOUISIANA	MAINE	MARYLAND
MASSACHUSETTS	MICHIGAN	MINNESOTA	MISSISSIPPI
MONTANA	NEBRASKA	NEW HAMPSHIRE	NEW JERSEY
NEW MEXICO	NEW YORK	NORTH CAROLINA	NORTH
OHIO	OKLAHOMA	OREGON	DAKOTA
SOUTH DAKOTA	TENNESSEE	TEXAS	PENNSYLVANIA
VIRGINIA	WASHINGTON	WEST VIRGINIA	UTAH
WYOMING			WISCONSIN

\* Or District of Columbia

**Forms of registration used by other states:**

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GEORGIA:

\_\_\_\_\_ as custodian for \_\_\_\_\_ under the Georgia Transfers to Minors Act.

**Example:** JOHN SMITH CUST APRIL SMITH U/GA TMA

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MISSOURI:

\_\_\_\_\_ as custodian for \_\_\_\_\_ under the Missouri Transfers to Minors Act.

**Example:** JOHN SMITH CUST APRIL SMITH U/MO TMA

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NEVADA:

\_\_\_\_\_ as custodian for \_\_\_\_\_ under Nevada’s Uniform Act on Transfers to Minors.

**Example:** JOHN SMITH CUST APRIL SMITH U/NV UATM

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RHODE ISLAND:

\_\_\_\_\_ as custodian for \_\_\_\_\_ under the Rhode Island Uniform Transfers to Minors Act, chapter 7 of title 18.

**Example:** JOHN SMITH CUST APRIL SMITH U/RI UTMA CH 7 TITLE 18

Note: For specific restrictions on registrations in the names of minors for Series EE/HH savings bonds, see 31 CFR § 353.6(c) (DCPD 3-80).

# **Bureau of the Public Debt Address (For Forwarding Items Only)**

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## **Accrual Savings Bonds**

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Department of the Treasury  
Bureau of the Public Debt  
P.O. Box 7012  
Parkersburg, WV 26106-7012

## **Current Income Savings Bonds**

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Department of the Treasury  
Bureau of the Public Debt  
P.O. Box 2186  
Parkersburg, WV 26106-2186

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