



Government I-Bonds

How to Open an Account to Buy I-Bonds:

- Navigate to [TreasuryDirect.gov](https://www.treasurydirect.gov) - this is a government-run website that is used to buy/sell government debt directly. This is the only way to purchase this type of government bond.
 - » You cannot use tax sheltered dollars such as IRA or Roth IRA to buy I-Bonds.
 - » Each person must make a separate login, even if you are married filing taxes jointly



The screenshot shows the TreasuryDirect website interface. At the top, there is a navigation bar with links for Home, About, News, Glossary, Forms, Mailing Lists, FAQs, Contact Us, Help, and Site Map. A search bar is located on the right. Below the navigation bar are tabs for Home, Individuals, Financial Institutions, and Government. The main content area features a large green banner with the text "New to TreasuryDirect? Take the Guided Tour." and a "BEGIN" button. A red arrow points from the "BEGIN" button to the "Open an Account" link in the "Account Login" sidebar. The sidebar also includes links for TreasuryDirect, FedInvest, and SLGSafe. Below the banner, there is a section titled "See below for shortcuts to popular pages" with three columns: Individuals, Financial Institutions, and Government. Each column lists various services and resources. On the right side of the page, there are several informational boxes, including one for "Try Treasury Hunt" and another for "FiscalData.treasury.gov".



TreasuryDirect for...

• **Individual**

Learn about purchasing & holding Treasury Securities

Set up an online account

• **Institutional**

Access data & rules on securities auctions

Obtain information about Treasury securities

• **Government**

Invest through the Federal Investments program

Purchase & manage SLGS

Borrow from the Treasury or liquidate securities

TreasuryDirect - Open an Account

Individual/Personal

Choose an application:

- [TreasuryDirect](#) (for Treasury bills, notes, bonds, TIPS, Floating Rate Notes, and savings bonds)



If you want to cash your savings bonds (and you have them in hand), you don't need a TreasuryDirect account. It's quicker and easier to take the savings bonds to your local financial institution and cash them there.

Or here's another option: Fill out FS Form 1522 ([download](#) or [order](#)), follow the instructions, and mail it to us with your bond. After we process your paperwork, we'll deposit your money right into your bank account

If the bond owner is deceased, please see our web page "[Death of a Savings Bond Owner](#)."

Government

Choose an application:

- [FedInvest](#)SM
- [SLGSafe](#)[@]



Open An Account » Intro



ATTENTION:

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

Thank you for choosing TreasuryDirect!

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

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

It takes just 3 steps to open a TreasuryDirect Account.

Step 1



Choose the type of account you are opening.

Step 2



Provide personal information, including:

- Tax ID Number (SSN or EIN)
- E-mail Address
- Bank Account and Routing Number

Step 3

Choose the following:

- Password
- Password Reminder
- Personalized Image
- Caption
- Security Questions

Related Info/Links

NO Paper Savings Bonds

TreasuryDirect **does not** provide paper savings bonds; however, we've added [detailed instructions](#) on how to buy electronic gift savings bonds in TreasuryDirect.

Account Statements

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

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

Apply Now



On this page, you select the type of account you're opening. For most people, it will be individual. However, you may want a trust account, which is at the bottom.

Open An Account » Account Type

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

Progress

Step 1 Step 2 Step 3

Account Type

Individual Account

? [Learn more about Minor Accounts](#)

Individual



Entity Account

? [Learn more about Entity Accounts](#)

Business or Organization

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

Estate or Trust

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



Submit Return



221 EAST FOURTH STREET, SUITE 2850 • CINCINNATI, OH 45202 • (513) 621-6787 • WWW.OPUSINC.COM

From here, the process is pretty straightforward. You just provide your personal info, choose a password, and confirm everything. You should also link the account to your checking account to make purchases simple.



Help

TreasuryDirect Home Fiscal Service Home Site Map Contact Us

Intro Online Application

Open An Account » Individual Account Application

Progress

Step 1 Step 2 Step 3

Apply

Privacy & Legal Notices

Account Owner Information

* Denotes Required Fields

First Name: *

Middle Name or Initial:

Last Name: *

Suffix:

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

(Example: Mike's Account)

Taxpayer Identification Number: * - -

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

Driver's License/State ID Number:

Issuing State:

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

Contact Information

Street Address: *

City: *

State: *

Zip Code: * - (Plus Four - Optional)

Phone * **One phone number is required.**

Home: () -

Work: () - **Ext:**

Cell: () -

E-mail Address: *



Once your account is established, you then need to purchase the I-Bonds. Once you are logged into your account you will see:



[Help](#) [Logoff](#)

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

My Account
BuyDirect®
Current Holdings
ManageDirect®
Account Info
History
Investor InBox
Gift Box

Welcome to Your Account Summary, Jim's Account

Your last login was 12-11-2021 8:08 p.m. ET

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

Important message:

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

 You have **1 message(s)** in your [Investor InBox](#).

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

Primary Account Information

Current Holdings

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

Gift Securities

Type	Amount
Gifts Purchased by You	\$.00

Account Activity

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

Info Direct

Savings Bond Rates

Bonds issued November 2021-April 2022

Series EE 0.10 % *

Series I 7.12 %

*Regardless of interest rate, we guarantee these EE bonds will double in value if you hold them 20 years.

Purchase Limits: Within TreasuryDirect, you can purchase \$10,000 per calendar year per Savings Bond series.

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

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

 [Learn more about the Payroll Savings Plan.](#)

Picture Source: Jim Dahle

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TreasuryDirect.

[How do I...? W](#)

- [My Account](#)
- [BuyDirect®](#)
- [Current Holdings](#)
- [ManageDirect®](#)
- [Account Info](#)
- [History](#)
- [Investor](#)

BuyDirect

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

Marketable Securities

- Bills - Short-term securities of 1 year or less
- Notes - Medium-term fixed-principal securities of 2 to 10 years
- Bonds - Long-term fixed-principal securities of more than 10 years
- TIPS Notes/Bonds - Medium or long-term Treasury Inflation-Protected Securities of 5 to 30 years
- FRN - Medium-term Floating Rate Notes

[View Tentative Auction Calendar.](#)

[View recent auction results.](#)

Savings Bonds (NO Paper Savings Bonds)

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

Zero-Percent Certificate of Indebtedness

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

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

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



On this page, you simply select how much you want to buy (the maximum \$10,000 per account in this case), select your bank (blacked out), choose a date (like next available), and hit submit. If you just wanted to just buy a little each month, you could set all that up to take place automatically.

BuyDirect » Savings Bonds

Purchase Series I Savings Bonds.

Registration Information

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

Add New Registration

Purchase Information

Product Type: Series I Savings Bond

Purchase Amount: \$ *Example: For a Purchase Amount of \$25.00 you pay \$2!*

Select a source of funds:

Select your linked checking account here

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

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

Purchase Frequency

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

Schedule repeat purchases.

How often:

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

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

Schedule purchases by selecting your own dates.

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

Schedule More

Submit **Cancel**