

**You decide what to save
and what to
spend!**

**Save
Some**

Start Saving today with US Savings Bonds

*"We each used part of our refunds
to buy savings bonds for our future"*



Ask your tax preparer!

Spend some for your expenses

**Spend
Some**

Save Some of your Refund with
**U.S. Savings
Bonds**

**Save
Some**

Start Saving today with US Savings Bonds

- *Start with as little as \$50*
- *3.36% Interest Rate*
- *No Fees*
- *Fast*



**Spend
Some**

Spend some for your expenses

Ask your tax preparer!

Save
Some

Start Saving Today with U.S. Savings Bonds.

Purchase them at the tax site.

How to Buy a Bond

1. **Speak Up** – tell your tax preparer or other site staff that you want to buy one or more U.S. Savings Bonds and they'll help you while your tax return is being done. It's quick and easy!
2. **Decide Amount** – decide how much of your federal tax refund you want to use for U.S. Savings Bonds.
3. **Confirm & Sign** – as you complete your tax return, meet with your tax preparer or Savings Bond Coordinator to sign your order form and receive a receipt confirming your bond purchase.
4. **Receive your Refund** – the IRS will direct deposit the part of your refund for bond purchase to H&R Block Bank, which will order your bonds. The rest of your refund will be deposited as you requested.
5. **Receive your Bonds** – the U.S. Treasury will mail all bonds you have ordered to the address listed on your tax return. Allow six to eight weeks for receipt.

QUESTIONS? –

Ask your Tax Preparer or Bond Coordinator at the tax site.

What do I do if

1. My bonds don't arrive (allow 8 weeks)? If you receive the rest of your refund but no bonds, call toll free 877 642 3167. Have your social security number on hand.
2. If I want to redeem a bond? – After one year, bonds can be redeemed for cash at most banks or credit unions by the owner of the bond. Identification must be provided.
3. If I lose a bond? The Treasury keeps track of bondholders by name and social security number. If you lose a bond, complete a Form 1048 (available from Dept. of Treasury), take it to a bank to have it signed and mail it to the Department of Treasury.

"I used part of my refund to buy a savings bond for my children"



Great Reasons to Buy U.S. Savings Bonds:

- Competitive interest rate (now 3.36%)
- Fee Free – No fees to buy or to redeem
- Redeemable at most banks and credit unions
- May be federally tax exempt for college, if qualified
- Interest is exempt from state and local taxes
- Earn interest for up to 30 years
- Backed by full faith and credit of the United States
- Low minimum (\$50.00)
- Start at \$50 and increase in increments of \$25

Spend
Some

Spend some for your expenses