



Your Money

Need Extra Money? Cash In Your Old Bonds

(NAPSA)—The government may owe you money. That's because all Series E U.S. Savings Bonds stopped earning interest as of June 2010. They should be redeemed to maximize their potential value. Holding on to these bonds does not increase their value—bondholders are actually losing money to inflation by not redeeming them.

What Are They Worth?

Some of the bonds are worth at least five times their original value; others, much more. For example, a \$100 Series E bond bought for \$75 in 1960 is now worth more than \$750. Similarly, a \$200 Series EE bond bought for \$100 in 1980 is now worth more than \$600.

Why Aren't People Cashing Their Bonds?

In many cases, they have simply been forgotten. Many baby boomers, for example, received bonds when they were children as a graduation or birthday gift, bought them using savings stamps at school or purchased them through a payroll savings plan when they first started working. These bonds became “out of sight, out of mind.”

How To Get The Money

Here's a list of how you go about finding and then cashing in your savings bonds:

- Look in places where you might put important documents or things for “safekeeping,” such as old dressers or attic hideaways.
- Visit the Bureau of the Public Debt's website at www.treasuryhunt.gov to determine whether there is a matured savings bond under your Social Security number. If the bonds were purchased



Cashing in old U.S. Savings Bonds that are no longer earning interest would be very financially beneficial.

after 1974, you can use Treasury Hunt to find out if you might have matured unredeemed savings bonds. If you think you have older bonds, the site has instructions on how to locate them as well.

- Use the Savings Bond Calculator at www.treasurydirect.gov to determine the value of your bonds.
- Once you've collected your matured bonds, you can cash them in at a bank, credit union or other financial institution where you have an account. All you need is the bonds and a form of identification, such as a driver's license or passport.

More Good News

Cashing in the savings bonds may not affect your tax rate because bonds are only taxed on the interest they earn and are free of state and local income tax.

Learn More

You can find out more about savings bonds by visiting www.treasurydirect.gov.