

How to Use Payroll Direct Deposit to Save with Treasury Securities



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You've decided to save money through payroll direct deposit. You're probably wondering, *where do I begin?*
Follow these simple steps and start saving for tomorrow – today!

1

Open a TreasuryDirect Account*

*See reverse side for details

2

Decide between U.S. Savings Bonds or other Treasury securities*

*See reverse side to learn more

Only **one** type of savings bond (Series I or Series EE) and only one bond at a time

or

Both types of savings bonds (Series I and Series EE) and/or other Treasury securities

The Payroll Savings Plan: One time set up, no hassles

3

Contact payroll to establish your direct deposit.

Provide the following information:

- TreasuryDirect's routing number: 051736158
- Your 10-digit TreasuryDirect account number, without hyphens, followed by the letter "P" (Example: A123456789P).
- The dollar amount of your direct deposit.
- The account can be designated either 22 (checking) or 32 (savings).

4

Set up your Payroll Savings Plan.

- Login to TreasuryDirect and select the "ManageDirect" button.
- Select "Establish My Payroll Savings Plan."
- Select a name from the registration drop-down list.
To add a registration not listed, click on the "Add Registration" button.
- Select either Series EE or Series I savings bonds from the drop-down box for "Product Type."
- Enter your purchase amount (from \$25 to \$10,000).
- Review the Terms and Conditions information and then click "Submit."
- Print the confirmation page for your records.

Note: your direct deposit funds will be sent to a holding area called a "Payroll Zero-Percent Certificate of Indebtedness" or "Payroll C of I." When the "Payroll C of I" reaches your "purchase amount," a savings bond will be automatically issued.

For common questions on setting up your payroll savings and information on additional features, see the reverse side.

Payroll Direct Deposit: Multiple options and flexibility

3

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4

Use TreasuryDirect to manage your savings.

- Login to TreasuryDirect and select the "BuyDirect" button.
- Choose a security type and click "Submit."
- Select a name from the registration drop-down list.
To add a registration not listed, click on the "Add Registration" button.
- Enter your purchase amount.
- Specify the C of I as the source of funds when purchasing.*
To set up recurring purchases of Series EE or I bonds, select an option under "Purchase Frequency:"
 - » "Schedule repeat purchases" allows for pre-established intervals.
 - » "Schedule purchases by selecting your own dates" allows you to customize the intervals.
- You can schedule reinvestments for marketable securities by selecting "yes" under the heading "Schedule Reinvestments."
- Review the Terms and Conditions information and then click "Submit."
- Print the confirmation page for your records.

**Note: your direct deposit funds will be sent to a holding area called a "Certificate of Indebtedness" or "C of I."*

Common Questions and Additional Features of Payroll Savings

How do I set-up a TreasuryDirect account?

FIRST, make sure you have the following:

- A taxpayer identification number or a Social Security number.
- A United States address of record.
- Account and routing numbers for a checking or savings account.
- An e-mail address.
- A web browser that supports 128-bit encryption.

THEN, visit www.treasurydirect.gov. Under the “Open an Account” section select “TreasuryDirect.” For detailed, step-by-step instructions, use the tip sheet available at www.treasurydirect.gov/instit/savbond/otc/HowtoopenanaccountinTreasuryDirecttipsheet.pdf.



Which Treasury securities can I buy?

- **EE Savings Bonds:** Low-risk savings options that earn interest for 30 years.
- **I Savings Bonds:** Low-risk savings options that earn interest while protecting you from inflation.
- **Treasury Bills:** Short-term government securities with maturities ranging from a few days to 52 weeks.
- **Treasury Notes:** Government securities that are issued with maturities of 2, 3, 5, 7 and 10 years and pay interest every six months.
- **Treasury Inflation-Protected Securities (TIPS):** TIPS pay interest every six months and are issued with maturities of 5, 10 and 30 years. The principal is adjusted for changes in the Consumer Price Index.
- **Treasury Bonds:** Long-term securities that pay interest every six months and mature in 30 years.

For more information, visit www.treasurydirect.gov/indiv/products/products.htm



How do I make changes to an established Payroll Savings Plan?

- Go to the “**ManageDirect**” page of your TreasuryDirect account.
- Click “**Edit My Payroll Savings Plan.**”
- Click “**Submit**” after making your changes.



How do I schedule a reinvestment of maturing securities after making an original purchase?

- Click the “**ManageDirect**” tab at the top of the page in your TreasuryDirect account.
- Select the “**Schedule Reinvestments**” link.
- Select the type of security you wish to reinvest and click “**Submit.**”
- Choose the security or securities you wish to reinvest, insert the number of reinvestments requested, and click “**Submit.**”

