

Savings Bonds—Redemption and Reissue Instructions for Surviving Registrants



NOTES: The forms identified in this publication and more information are available at www.treasurydirect.gov.

IMPORTANT INSTRUCTIONS

All bonds must be described by serial number on any form submitted. All bonds and/or forms, except *Direct Deposit Sign-Up Form* (FS Form 5396), **must be signed in the presence of an authorized certifying officer**, available at most financial institutions. The certifying officer must sign, include his or her title, and affix the institution's official stamp or seal in the space provided.

Provide a certified copy of the decedent's death certificate, if the bonds are registered "A *POD* B" and "A" is deceased. **Death certificates must be certified or sworn to by the state or local registrar, with a legible seal or stamp, as a true and correct copy taken from the official records.** For Series EE, Series HH, or Series I bonds, proof of death of a **beneficiary** is not necessary. We don't return death certificates or other legal evidence.

TO CASH BONDS:

- Series EE, Series E, and Series I bonds can be cashed at most financial institutions. Series HH or Series H bonds must be sent to the address shown at the bottom of the following page.
- If the bond cannot be cashed at a local bank, the surviving registrant must complete a *Special Form of Request for Payment of United States Savings and Retirement Securities Where Use of a Detached Request Is Authorized* ([FS Form 1522](#)). The survivor's Social Security Number and current home address must be provided in the request for payment. An officer at the financial institution must certify the signature.

Special Information for Series HH and Series H Bonds

Interest Penalty: No interest payments are made after a Series HH or H bond is cashed. If bonds are submitted for payment during the month before interest is due, the bonds will be held for payment until the following month. Otherwise, the bonds will be paid in the month they are submitted and no further interest will be paid.

Interest Reported: If there is a typed or handwritten amount on the face of any Series HH or H bond, that amount will be reported to the IRS for the tax year of the redemption. This amount represents interest that was earned on the Series EE or E bonds and/or savings notes that were exchanged for the HH or H bond with tax deferral privileges. You will not receive a payment for this deferred amount as the interest was applied to the purchase price of the HH or H bond. A Form 1099-INT reflecting this amount will be provided for the year the bonds are cashed or reach final maturity.

TO REISSUE BONDS:

- **NOTE:** When we reissue a Series EE or Series I savings bond, we no longer provide a paper bond. The reissued bond is in electronic form, in our online system [TreasuryDirect](#). For information on [how to open an account](#) in TreasuryDirect, go to www.treasurydirect.gov.

Bonds registered "A *OR* B" or "A *POD* B," and either is deceased:

- The surviving registrant needs to complete a *Request To Reissue United States Savings Bonds* ([FS Form 4000](#)).

- If Series HH bonds are being reissued, the surviving registrant must also complete *Direct Deposit Sign-Up Form* ([FS Form 5396](#)) for direct deposit of the interest payments. The financial institution where the checking or savings account is maintained can assist with completing the form. If the payments are to continue to be deposited to the same account, provide a statement to that effect when submitting the bonds and reissue form and a FS Form 5396 will not be required.

NOTE: If the surviving registrant is a minor, the bond(s) must be reissued in the minor's name alone.

FINAL MATURITY INFORMATION

Any bonds that have reached final maturity may not be reissued. The only option is to cash the bonds.

Series	Issue Date	Final Maturity	Series	Issue Date	Final Maturity
E	5/41 to 11/65	40 Years	H	2/57 to 12/79	30 Years
E	12/65 to 6/80	30 Years	HH	All issues	20 Years
EE	All issues	30 Years	I	All issues	30 Years
H	6/52 to 1/57	29 years, 8 months	Savings Notes	All issues	30 Years

Unless instructed otherwise, send required documents to:

Treasury Retail Securities Services
 PO Box 9150
 Minneapolis, MN 55480-9150

Phone: 844-284-2676 (toll free)