Get help for lost, stolen, or destroyed EE or I savings bond

If your paper savings bond is lost, stolen, destroyed, mutilated, or you never received it, you can ask for replacement.

On this page:

You have 2 options - electronic bond or cash the bond

If you choose to replace your paper bond, your replacement EE or I savings bond will be an electronic savings bond in our online system, TreasuryDirect. If you don't yet have a TreasuryDirect account, you need to open one.

Learn about TreasuryDirect | Open a TreasuryDirect account

If you do not want the electronic bond, you can ask us to cash the paper bond. Normally, you must hold a bond for a year before cashing it. However, if the problem with your bond occurred because of a disaster, we may waive that requirement. See Affected by a disaster.

FS Form 1048

For us to replace or cash your EE or I savings bond, you must fill out and submit FS Form 1048.

What to do if you later find the lost bond

Once we replace or cash your bond, the original bond no longer belong to you. It belongs to the U.S. government.

If you later find your lost bond, please return it to us. Send it to:

Treasury Retail Securities Services
P.O. Box 9150
Minneapolis, MN 55480-9150

We're Here to Help

Contact Us