Affected by a disaster

If you live in an area that has had an official disaster declaration, we are sorry that you have been affected. You can find out which areas have been declared official disaster areas by visiting fema.gov.

We're here to help you.

Due to the disaster, you can cash your savings bonds –

> Even if they are lost, illegible, or contaminated
> Even if they are less than a year old
> (Normally, bonds can't be cashed in their first year.)

On this page:

Electronic bonds

If your bonds are more than a year old:

1. Log in to your TreasuryDirect account.
2. Follow the steps to cash your savings bonds.

If you can't log in to your TreasuryDirect account, submit a properly certified FS Form 5512 to cash your bonds. Write DISASTER on the envelope and at the top of the form's first page.

If your bonds are less than a year old:

1. Call us at 844-284-2676 and briefly explain the circumstances OR
2. Submit a properly certified FS Form 5512 to cash your bonds. Write DISASTER on the envelope and at the top of the form's first page.

Paper bonds – undamaged

Cashing EE or I paper bonds at a bank

Many banks cash EE and I bonds. Banks cannot cash HH savings bonds.

Having us cash your paper bonds after a disaster

We cash all series of savings bonds. Follow the general instructions for cashing your paper bonds, but write DISASTER on the envelope and on the top of the form's first page. We will give your request priority.

› Cashing EE or I savings bonds

› Cashing in HH savings bonds

Paper bonds – lost or damaged

If your paper bonds are now lost, illegible, or contaminated, you can ask us for cash or for substitute bonds.

You can use these instructions for all paper savings bonds, even ones that are less than a year old. If you want cash for these bonds, we will waive the requirement to hold the bonds for a year. Be sure to write DISASTER on the form and the envelope as you see in these instructions.

Here's what you must do:

1. Download FS Form 1048.
2. On FS Form 1048, write DISASTER on the top of the form's first page.
3. Fill out part 1, Description of bonds.

    Include as much information as possible:
    - Names of the person (or people) on the bond
    - Social Security Numbers
    - Serial numbers of the bonds
    - Date the bonds were issued
    - Dollar amounts of the bonds

4. Fill out part 5, Relief requested. Let us know if you want substitute bonds or cash.
    - If the bond is within a month of its maturity (when it stops earning interest), we can only cash it.
    - Substitute EE or I bonds will be electronic, so you must have a TreasuryDirect account.
    - Substitute HH bonds will be on paper, so we must have a correct address to mail them.
    - For cash, we deposit the money directly into the bank account you specify.
5. Fill out part 7, Signatures and certification. Follow the instructions on the form.
    - The signatures must be certified. Wait to sign until you are with the official who is certifying the signatures.
    - Be sure all the people who must sign do so and have their signatures certified.
6. Put the filled-out form with certified signatures in an envelope. Do NOT send the bonds.
7. Write DISASTER on the front of the envelope.
8. Mail the form (but NOT the savings bonds) to:

    Treasury Retail Securities Services
    P.O. Box 9150
    Minneapolis, MN 55480-9150
9. Keep the illegible or contaminated bonds until you have the money or the substitute bonds. When you have the money or the substitute bonds, destroy the old illegible or contaminated bonds. They will no longer be valid.