

Bonds vs. Savings Accounts or CDs

Savings Bonds: CD-like returns, no fees and a \$50 minimum

	Typical Savings Account*	Typical 1 Year Certificate of Deposit (CD)*	Series I U.S. Savings Bond
Rate of Return	.14%	.75%	3.06%
Annual Fees	\$0	\$0	\$0
Minimum to Open	\$100	\$1,000	\$50
Rate Fixed	No	Yes	Adjusts bi-annually
Minimum Holding Period	None	1 year	1 year
Early Redemption Penalty / Forfeiture	None	All interest earned to withdrawal date	3 months interest (redemptions within 5 years of purchase)
ChexSystems Review	Yes	Yes	No
May Buy as a Gift	No	No	Yes

*Source: National Average rates, www.bankrate.com