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My Accounts

There is more than one way to buy Treasury securities – you can use:

- [TreasuryDirect®](#)
- [Legacy Treasury Direct®](#)
- [the Commercial Book-Entry System through your bank or broker](#)

TreasuryDirect®

You can buy Treasury securities using one convenient web-based account which is part of an application we call TreasuryDirect. TreasuryDirect is our primary retail system for selling our securities. This system allows us to establish direct relationships with you as an investor, enabling you to do business with us electronically using the Internet and conduct transactions without personal assistance from us.

In TreasuryDirect, you can purchase and hold Treasury bills, notes, bonds and inflation-protected securities (TIPS) as well as savings bonds, and manage your holdings online in a secure environment.

Our long-term goal is to consolidate all retail sales of Treasury securities in TreasuryDirect. With this consolidation, we'll realize savings in administrative costs and be able to enhance our customer service.

Legacy Treasury Direct®

Legacy Treasury Direct was formerly known as *TreasuryDirect*. In Legacy Treasury Direct you can purchase and hold Treasury marketable securities - Bills, Notes, and TIPS. You can use the automated component of Legacy Treasury Direct, Electronic Services for Treasury Bills, Notes, and Bonds (on the web or via phone at 800-722-2678), to perform a variety of transactions, but some transactions require paperwork.

In January 2007, Legacy Treasury Direct stopped offering 20-year TIPS or 30-year bonds for purchase. These maturities continue to be auctioned regularly and are available either through our TreasuryDirect system or from securities brokers and dealers.

This change in the securities available in Legacy Treasury Direct was the first step toward our goal to phase out the Legacy Treasury Direct system in the coming years.

The Legacy system is effectively being replaced by TreasuryDirect, through which individuals can buy and hold all of Treasury's marketable issues available to the general public, as well as savings bonds. Withdrawing the 20-year TIPS and 30-year bonds permits Treasury to avoid the near- and long-term maintenance costs associated with offering these securities in a system that will be phased out sometime in the future.

Read more about these changes in our [Frequently Asked Questions](#) section.

Using the Commercial Book-Entry System Through Your Bank or Broker

You can also choose to buy marketable securities through a bank, broker, or dealer in the Commercial Book-Entry System. To find out more you can go to your financial institution's website or contact your customer service representative at your bank or broker.

[Services for HH/H Bonds](#)

If you hold HH/H bonds, you can manage the bonds through our [Internet Services for HH/H Bonds](#).