



Opening a Treasury Direct account involves several steps, including gathering necessary documentation, completing an online application, and waiting for account approval. Treasury Direct is a U.S. government program that allows individuals to buy and manage Treasury securities, such as bonds, bills, and notes, directly from the U.S. Department of the Treasury. Here's a detailed guide:

## Opening an Account

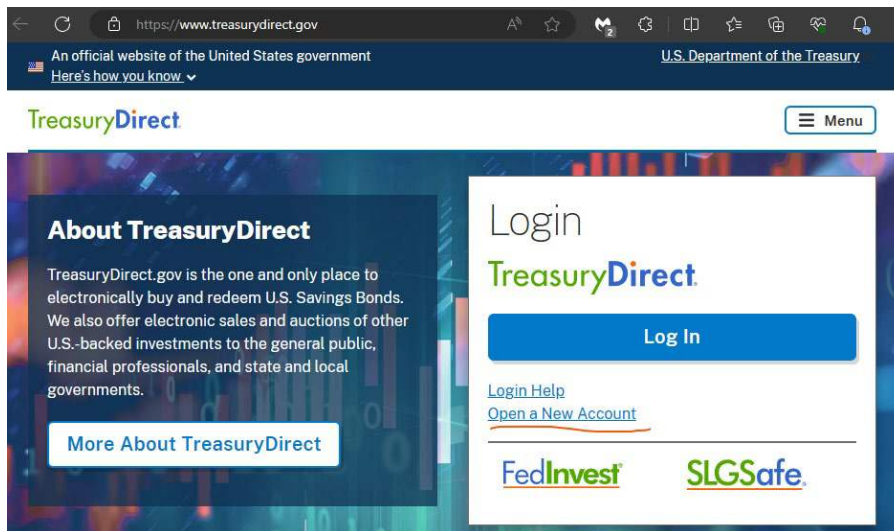
### Step 1: Gather Required Documentation

Before you begin the application process, make sure you have the following information and documents:

1. **Social Security Number (SSN) or Taxpayer Identification Number (TIN).**
2. **A U.S. Address of Record** (Treasury Direct accounts cannot be opened with an address outside the U.S.).
3. **An Email Address** (for electronic correspondence).
4. **A Checking or Savings Account** (you need your bank's routing number and your account number to link to your Treasury Direct account for transferring funds).

### Step 2: Access Treasury Direct Website

1. Go to the [TreasuryDirect website](https://www.treasurydirect.gov).
2. Navigate to the section for opening a new account.



### Step 3: Complete the Online Application

1. Choose the type of account you want to open (individual, entity, or minor account – See Appendix A for details on the differences between the types).
2. Fill in the online form with your personal information, such as your name, SSN/TIN, address, email, and bank account details.



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3. Set up security questions and a password for your account.

## **Step 4: Identity Verification**

1. Treasury Direct will verify your identity using the information provided.
2. If there is any issue with identity verification, you may be required to submit additional documentation (See Appendix B)

## **Step 5: Wait for Account Approval**

1. After submitting your application, there will be a processing period (See additional information – Bullet 1 ‘Wait Times’).
2. The duration for account approval varies but generally takes a few business days.

## **Step 6: Account Activation**

1. Once your account is approved, you'll receive an account number via email.
2. Use this account number along with your password to log in to your Treasury Direct account.

## **Step 7: Buying Securities**

1. Once your account is active, you can start buying Treasury securities like bonds, bills, and notes.

## **Additional Information**

- **Wait Times:** The account approval process typically takes a few business days. However, this can vary based on individual circumstances and identity verification procedures.
- **Security Measures:** Treasury Direct uses several security measures to protect your information and transactions.
- **Minor Accounts:** If opening an account for a minor, the parent or guardian will need to provide additional information.

## **Notes**

- **Keep your account information secure:** Your TreasuryDirect account number and password are sensitive information. Keep them secure.
- **Updating Information:** If your personal information changes, update your account details promptly.

## **Conclusion**

Opening a TreasuryDirect account is straightforward but requires attention to detail, particularly regarding personal and banking information. Once the account is set up, managing Treasury securities becomes a relatively simple process.



## How to Purchase Treasuries Once Account is Active

Making your first purchase of Treasury securities through an active Treasury Direct account involves a series of steps. Here's a detailed procedure to guide you through this process:

### Step 1: Log In to Your Treasury Direct Account

- **Access Treasury Direct:** Go to the [TreasuryDirect website](#).
- **Enter Your Credentials:** Input your account number and password to log in.

### Step 2: Navigate to the Purchase Interface

- **Go to "BuyDirect":** Once logged in, locate and click on the "BuyDirect" tab which is usually at the top of the page.
- **Select Security Type:** Choose the type of security you wish to purchase (e.g., Treasury Bills, Notes, Bonds, TIPS, EE/E I Savings Bonds).

### Step 3: Choose the Specific Security

- **Security Details:** Select the specific security you want to purchase. For example, if you're buying a Treasury Bill, choose the term (e.g., 4-week, 8-week, etc.).

### Step 4: Enter Purchase Details

- **Amount:** Enter the amount you wish to invest. There are minimum and maximum investment limits to consider.
- **Purchase Date:** Select the purchase date. Some securities have specific dates for purchase.
- **Payment Method:** Choose your payment method, typically through a linked bank account in your Treasury Direct account.

### Step 5: Review and Confirm

- **Review Details:** Carefully review all the details of your purchase (security type, amount, purchase date, payment method).
- **Confirm Purchase:** If all details are correct, confirm your purchase.

### Step 6: Await Confirmation

- **Confirmation Email:** You will receive a confirmation email from Treasury Direct regarding your purchase.
- **Account Update:** Your Treasury Direct account will be updated to reflect the new security purchase.



## Step 7: Managing Your Securities

- **Access to Securities:** You can view and manage your securities in the "My Account" section.
- **Maturity and Interest:** Keep track of maturity dates and interest (if applicable) for your securities.

### Additional Tips

- **Understand Your Investment:** Before making a purchase, ensure you understand the type of security you're buying, its maturity, interest rates (if applicable), and redemption terms.
- **Security Types:** Different securities have different features. For example, T-Bills are short-term securities sold at a discount, while T-Notes and Bonds pay interest every six months.
- **Investment Strategy:** Align your purchase with your overall investment strategy and goals.

### Conclusion

Purchasing Treasury securities through Treasury Direct is a straightforward process once you understand the steps involved. Always ensure you are informed about the specific features and terms of the security you are purchasing. For any assistance or clarification, Treasury Direct's customer service can provide support at (844) 284-2676 from 8 a.m. to 5 p.m. U.S. Eastern Time. For more detailed assistance, you can visit the [TreasuryDirect Help Center](#).



## Appendix A – Account Types

### Individual Account

- **Owned by one person:** Only the account owner has access to the account.
- **Personal Investments:** Suitable for buying and holding Treasury securities for personal investment.
- **Requirements:** Must have a Social Security Number (SSN) or Taxpayer Identification Number (TIN), a U.S. address, and a U.S. bank account.

### Entity Account

- **For Various Entities:** Includes accounts for corporations, partnerships, Limited Liability Companies (LLCs), trusts, estates, and more.
- **Business or Organizational Investments:** Designed for entities to invest in Treasury securities.
- **Authorized Individuals:** An entity account is managed by one or more individuals authorized to transact on behalf of the entity.
- **Documentation:** Requires additional documentation to verify the entity's legal status and the identity of the authorized individuals.

### Minor Account

- **For Children under 18:** An account for a minor child.
- **Managed by a Parent/Guardian:** A parent or legal guardian manages the account on behalf of the minor.
- **Transfers to Minor at Age of Majority:** Once the minor reaches the age of majority (usually 18 or 21, depending on the state), control of the account can be transferred to them.
- **Investment for Future:** Often used as a way to save or invest for a child's future.

### Additional Notes

- **Security and Access:** Each account type has specific security and access protocols to ensure the safety of investments and compliance with legal requirements.
- **Purpose and Use:** The choice of account type depends on the purpose of the investment and the legal status of the account holder.
- **Compliance with Regulations:** Entity and minor accounts may require adherence to specific regulations and legal frameworks.



## Appendix B – Potential extra documentation (as requested) based on step 4 bullet 2

If there are issues with identity verification when setting up a TreasuryDirect account, additional documentation might be requested. Here are some examples of the types of documentation that might be required:

### Personal Identification

- **Driver's License or State ID:** A copy of a current and valid driver's license or state-issued identification card.
- **Passport:** A copy of a current and valid passport, particularly useful if the applicant has recently moved to the U.S.

### Proof of Address

- **Utility Bill:** A recent utility bill (like electricity, water, gas, or telephone) showing your name and current address.
- **Bank Statement:** A recent bank statement that includes your name and address.
- **Lease Agreement or Mortgage Statement:** A copy of your current lease agreement or mortgage statement as proof of residence.

### Social Security Number (SSN) or Taxpayer Identification Number (TIN) Verification

- **Social Security Card:** A copy of your Social Security card.
- **IRS Documentation:** Official documentation from the Internal Revenue Service (IRS) confirming your SSN or TIN.

### Additional Verification for Entity Accounts

- **Corporate Documentation:** Articles of incorporation, business license, partnership agreement, or trust documents for entity accounts.
- **Letter of Authorization:** A letter authorizing specific individuals to manage the TreasuryDirect account on behalf of the entity.

### For Minor Accounts

- **Birth Certificate:** A copy of the minor's birth certificate.
- **Legal Guardianship Documents:** Documents proving the legal guardianship if the account manager is not the parent.

### General

- **Signed Affidavit or Declaration:** In some cases, a notarized affidavit or declaration confirming identity and/or address might be necessary.



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## Important Notes

- **Originals vs. Copies:** Generally, copies of these documents are sufficient, but it's crucial to ensure they are clear and legible.
- **Privacy and Security:** When submitting sensitive documents, it's important to use secure methods and follow any instructions provided by TreasuryDirect for submission.
- **Varies by Individual Case:** The specific documents required can vary based on individual circumstances and the reason for additional verification.