Treasury Direct
Savings Bonds and Federal Securities
Steps to Invest

**Step 1** Go to the U.S. Department of the Treasury’s secure web site, https\www.treasurydirect.gov, and open a Treasury Direct account.

To open an account you will need the following: social security number, driver’s license number or state ID, your bank routing number, and the savings or checking account number you would like to use.

**Step 2** Your account will not be opened immediately. A Treasury Direct Access Card will be mailed to you (See sample below). Once you have the card, you may log into your account. In addition to your account number and password that you established in Step 1 above, you will be prompted to enter coordinates from your access card.

**Step 3** On the Harford County Public Schools’ Employee Self Service site, create a payroll direct deposit for the U.S. Department of the Treasury. Select the amount or the percent of each pay you want to invest.

**Step 4** Log in to your account and select from the available choices of investments.

You are not limited to just investing in U. S. Savings Bonds. Money transferred to your account can be used to purchase a variety of U.S. Treasury investments. You may accumulate money in your cash account and make purchases as you desire. Or, you can set up parameters to purchase investments automatically every time your cash account reaches a certain balance.

You may set up investments for your dependents should you so desire.

Help is available on line for the web site. Additionally, you may contact the HCPS Business Office or Benefits Office for assistance.