



## What are I Bonds?

Series I Savings Bonds are issued by the U.S. Treasury. Interest rates on I Bonds are adjusted regularly to keep pace with rising prices. In addition, while still subject to federal tax, I bonds are exempt from state and local income taxes.

## When and how is the interest on I Bonds adjusted?

Interest on I Bonds is readjusted every six months—at the start of every May and November. **As of 5/01/2026, the I Bond interest rate is 4.26%**. This interest rate is determined in part from a fixed rate and in part from an inflation adjuster. As the inflation rate changes, so will the interest rate on an I Bond. But not directly.

## What else should I know about I Bonds?

- Individuals can only receive—through gifting or direct purchase—\$10,000 in I Bonds each year.
  - Any corporate entity with an EIN can be considered an individual and can also purchase \$10,000 in I Bonds each year.
  - Individuals can also ***purchase an additional \$5,000*** in I Bonds each year using proceeds from their federal tax refund.
- I Bonds have several notable time limits:
  - I Bonds must be held for at least one year before they can be sold.
  - Between years one and five, selling an I Bond will result in the loss of the previous three months of interest. New I Bonds don't earn interest until month four.
  - I Bonds sold after five years receive all their interest.
  - I Bonds mature in 30 years, meaning they will earn interest for 30 years.
- I Bonds can be purchased & are managed exclusively at <https://www.treasurydirect.gov>
  - For heirs to do anything with inherited I Bonds, they *must* have the deceased's TreasuryDirect username & password.

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