

Q. I found some old EE bonds at my parents' house when they moved. What's the best way to find out what they're worth?

— Found money

A. That will depend on the age of the bonds.

The worth would be the face value of the bonds, plus interest, said Stephen Craffen of Stonegate Asset Management in Oakland. **The interest rates** depend on when the bonds were purchased.

"Series EE bonds double in value 20 years from purchase and stop earning interest after 30 years," Craffens aid.

To cash in the bonds, you can go to a bank, but note not all banks provide the service. Many charge a fee, Craffen said, if you don't have an account with them.

The other and probably easiest way to value the bonds is to go to the **Treasury Direct website**, where you can input the bonds' denominations, serial numbers and issue dates for exact values.

In general, you may redeem EE bonds after they are 12 months old, said Marnie Aznar, a certified financial planner with Aznar Financial Advisors in Morris Plains.

"Keep in mind that if you redeem the bond before it is 5 years old, **you will lose** the last 3 months of interest," she said.

Also note that savings bonds cannot be transferred, so only the owner or co-owner on the bond will be entitled to **cash out the bond**, Aznar said.