

maintained by Treasury for purchasing, holding, and conducting permitted transactions in eligible marketable Treasury securities as book-entry products. The terms and conditions for the Legacy Treasury Direct system are found at 31 CFR part 357, subpart C.

(c) *Commercial book-entry system.* The commercial book-entry system is the book-entry system in which Treasury securities are held in a tiered system through securities intermediaries such as financial institutions or brokerage firms. The regulations governing the commercial book-entry system are found at 31 CFR part 357, subpart B, and may be referred to in that part as Treasury/Reserve Automated Debt Entry System (TRADES).

[70 FR 57442, Sept. 30, 2005]

### § 363.5 How do I contact Public Debt?

(a) You may use the “Contact Us” feature within TreasuryDirect® to communicate information to us over a secure Internet connection.

(b) Emails may be sent to: *treasury.direct@bpd.treas.gov*. We will reply by e-mail unless you request otherwise. We are not responsible for the security of e-mail messages you may send to us, or replies we may send to you.

(c) Letters should be addressed to the address provided on our web site at <http://www.treasurydirect.gov/write.htm>.

[67 FR 64286, Oct. 17, 2002, as amended at 70 FR 57442, Sept. 30, 2005; 74 FR 19416, Apr. 29, 2009]

### § 363.6 What special terms do I need to know to understand this part?

*Account* means a TreasuryDirect® account as described in § 363.10.

*Authentication* means confirming that the person accessing a TreasuryDirect account is the same person whose identity was initially verified at account establishment.

*Automated Clearing House (ACH)* means a funds transfer system governed by the Rules of the National Automated Clearing House Association (NACHA). NACHA provides for the interbank clearing of electronic entries for participating financial institutions.

*Beneficiary* refers to the second individual named in the registration of a definitive savings bond, a converted de-

finitive savings bond, or a book-entry security purchased through the TreasuryDirect system, registered, e.g., “John Doe SSN 123-45-6789 POD (payable on death to) Joseph Doe SSN 987-65-4321.

*Book-entry security* means a Treasury security maintained by us in electronic or paperless form as a computer record.

*Business day* means any day that funds may be settled through ACH.

*Certificate of Indebtedness* is a one-day non-interest-bearing security held within your primary or linked account, including a minor account for which you are the custodian, that automatically matures and is rolled over each day until you request that it be redeemed.

*Commercial book-entry system* refers to the book-entry system in which you hold your Treasury securities in a tiered system through securities intermediaries such as financial institutions or brokerage firms. (See § 363.4.)

*Court* means a court of law with jurisdiction over the parties and the subject matter.

*Conversion account* means a linked account in TreasuryDirect that contains only savings bonds that have been converted from definitive bonds to book-entry bonds.

*Converted savings bond* means a savings bond originally issued as a definitive bond that has been surrendered to us and converted to a book-entry savings bond to be maintained by Treasury solely as a computer record.

*Converting coowner* is the coowner who initiates and completes the transaction to convert a definitive savings bond to a book-entry bond through his or her TreasuryDirect account.

*Coowner* means either of the persons named in the registration of a definitive or a converted definitive savings bond, registered, e.g., “John Doe SSN 123-45-6789 or Joseph Doe.”

*Custodian of a minor account* means a person who opens an account on behalf of the minor. (See § 363.27 for more information about minor accounts.)

*Custom account* means an account that you establish for a specific purpose that is linked to your primary account. You use your primary account as the portal to open and access your custom linked account. (See § 363.10 for