§ 363.142 When is a zero-percent certificate of indebtedness issued?
A zero-percent certificate of indebtedness is issued the business day after the purchase transaction is made. [69 FR 50309, Aug. 16, 2004. Redesignated at 75 FR 70816, Nov. 19, 2010]

§ 363.143 How do I purchase a security using the redemption proceeds of my zero-percent certificate of indebtedness?
You may purchase an eligible security by redeeming all or a portion of your zero-percent certificate of indebtedness and applying the proceeds toward the purchase of another eligible security. To do this, your zero-percent certificate of indebtedness must be of sufficient value to cover the cost of the security. If you are paying for a security using the redemption proceeds of a zero-percent certificate of indebtedness, you must pay the full amount of the purchase price of the security using the redemption proceeds. [69 FR 50309, Aug. 16, 2004. Redesignated at 75 FR 70816, Nov. 19, 2010]

§ 363.144 Can I redeem my zero-percent certificate of indebtedness?
You can redeem part or all of the value of your zero-percent certificate of indebtedness at any time, with one exception: if you purchased all or a portion of your zero-percent certificate of indebtedness through a debit using the ACH method, you may not schedule a redemption from your zero-percent certificate of indebtedness within five business days after the date of the debit entry. [70 FR 57444, Sept. 30, 2005. Redesignated at 75 FR 70816, Nov. 19, 2010]

§ 363.145 May I delete a pending transaction involving a zero-percent certificate of indebtedness?
(a) You may delete a pending purchase of a zero-percent certificate of indebtedness initiated from your TreasuryDirect® account. (b) You may delete a pending purchase of a security using a zero-percent certificate of indebtedness as payment. (c) You may not delete a pending redemption of all or part of the value of a zero-percent certificate of indebtedness. [69 FR 50309, Aug. 16, 2004. Redesignated at 75 FR 70816, Nov. 19, 2010]

PAYROLL ZERO-PERCENT CERTIFICATE OF INDEBTEDNESS

§ 363.146 Who may purchase a payroll zero-percent certificate of indebtedness?
Only an individual TreasuryDirect® account owner may purchase a payroll zero-percent certificate of indebtedness, only through his or her primary account, and only through the payroll savings plan. [75 FR 70817, Nov. 19, 2010]

§ 363.147 How do I purchase a payroll zero-percent certificate of indebtedness?
You may purchase a payroll zero-percent certificate of indebtedness through your TreasuryDirect® account using your payroll savings plan. (See §§363.59 and 363.60 for more information on opening a payroll savings plan.) The only method of purchase for a payroll zero-percent certificate of indebtedness is a credit of funds from your employer or financial institution using the ACH method. You cannot purchase a payroll zero-percent certificate of indebtedness by using a debit from your financial institution. [75 FR 70817, Nov. 19, 2010]

§ 363.148 Can I redeem all or a portion of my accumulated payroll zero-percent certificate of indebtedness?
You may redeem all or a portion of your accumulated payroll zero-percent certificate of indebtedness to any financial institution that is of record in your TreasuryDirect® account. [75 FR 70817, Nov. 19, 2010]