I Bond Rate Tracker, November 2026

Six-month rate by fixed rate, with the Nov. 1, 2026 inflation rate of 2.04%

DATE	WHAT HAPPENS	DONE
Sun., Nov. 1, 2026	New rate starts for new bonds: 5.51% (fixed rate 1.40%)	☐
Fixed rate 0.00%	Six-month rate 4.08%	☐
Fixed rate 0.40%	Six-month rate 4.49%	☐
Fixed rate 0.90%	Six-month rate 5.00%	☐
Fixed rate 1.10%	Six-month rate 5.20%	☐
Fixed rate 1.20%	Six-month rate 5.30%	☐
Fixed rate 1.30%	Six-month rate 5.41%	☐
Fixed rate 1.40%	Six-month rate 5.51%	☐
Apr. 30, 2027 (Fri.)	Last day of issue for the 1.40% fixed rate	☐
May 1, 2027 (Sat.)	Next rate announcement	☐

My notes

Source: TreasuryDirect, U.S. Department of the Treasury, I bonds interest rates (checked Oct. 31, 2026). Formula: fixed + (2 x 2.04%) + (fixed x 2.04%). Your own bond changes on its issue-month schedule.