

San Luis Obispo County Auditor-Controller-Treasurer-Tax Collector

U.S. Currency

Know Your Money

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Sources: <http://www.newmoney.gov>

http://www.secretservice.gov/know_your_money.shtml

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Preface

This material has been prepared for the Auditor-Controller-Treasurer-Tax Collector staff with cash handling duties and will be used as an internal reference for:

- Identification of counterfeit bills
- Procedure for handling counterfeit bills

The Series 2006 \$5 Note

Front – Portrait of Abraham Lincoln



Back – Lincoln Memorial Building



The Series 2006 \$5 Note

Security Features

The redesigned \$5 bill retains important security features that were first introduced in the 1990s and are easy to check.

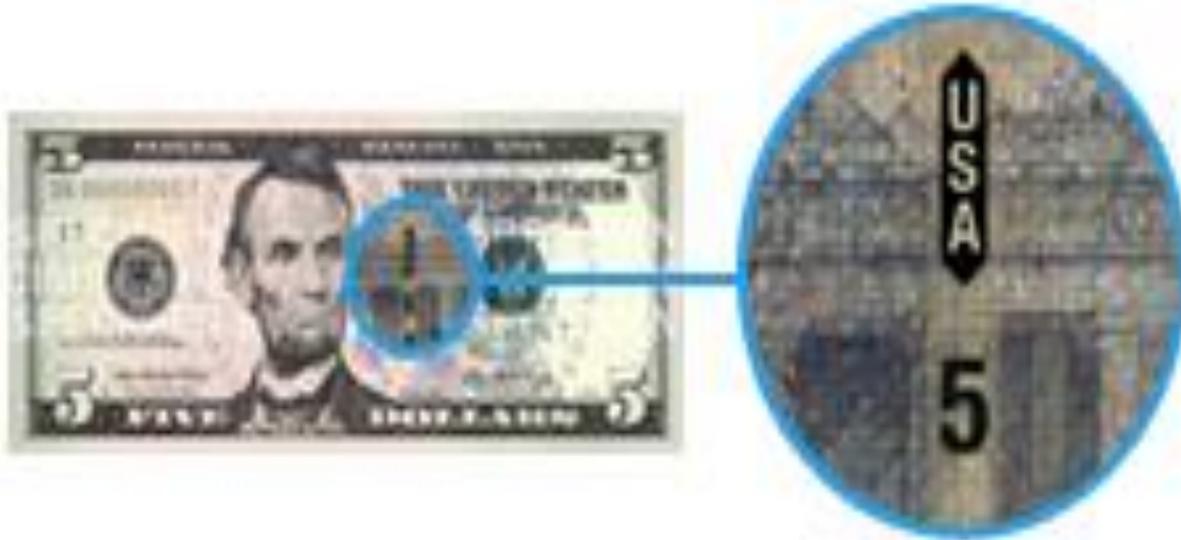


Watermarks

There are two watermarks on the redesigned \$5 bill. A large numeral 5 watermark is located to the right of the portrait, replacing the previous portrait watermark of President Abraham Lincoln found on older design \$5 bills. Its location is highlighted by a blank window incorporated into the background design. A second watermark — a column of three smaller 5s — has been added to the \$5 bill design and is positioned to the left of the portrait. Hold your bill to light and look for these two watermarks.

The Series 2006 \$5 Note

Security Features



Security Thread

The embedded security thread, which is located to the left of the portrait on older-design \$5 bills, has moved to the right of the portrait on the redesigned \$5 bill. Hold your bill to light and look for the embedded security thread. The letters *USA* followed by the numeral 5 in an alternating pattern are visible along the thread. The security thread glows blue when illuminated by ultraviolet light.

The Series 2006 \$5 Note

Security Features

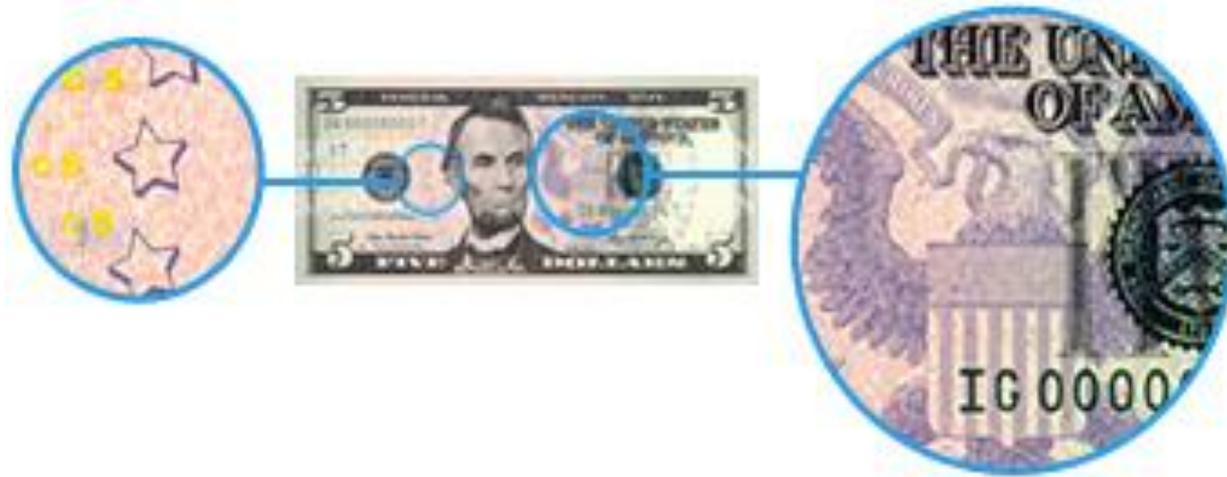
Additional Design and Security Features

Color

The most noticeable difference in the redesigned \$5 bill is the addition of light purple in the center of the bill, which blends into gray near the edges. Small yellow *05s* are printed to the left of the portrait on the front of the bill and to the right of the Lincoln Memorial vignette on the back. Because color can be duplicated by potential counterfeiters, it should not be used to verify the authenticity of the bill.

The Series 2006 \$5 Note

Security Features



Symbols of Freedom

An American symbol of freedom has been added to the background of the redesigned \$5 bill. The Great Seal of the United States, featuring an eagle and shield, is printed in purple to the right of the portrait of President Lincoln. An arc of purple stars surrounds the portrait and The Great Seal. The symbols of freedom differ for each denomination.

The Series 2006 \$5 Note

Security Features



Updated Portrait and Vignette

The oval borders around President Lincoln's portrait on the front and the Lincoln Memorial vignette on the back have been removed. The portrait has been moved up and the shoulders have been extended into the border. Engraving details have been added to the vignette, framing the Lincoln Memorial against a sky full of clouds.

The Series 2006 \$5 Note

Security Features

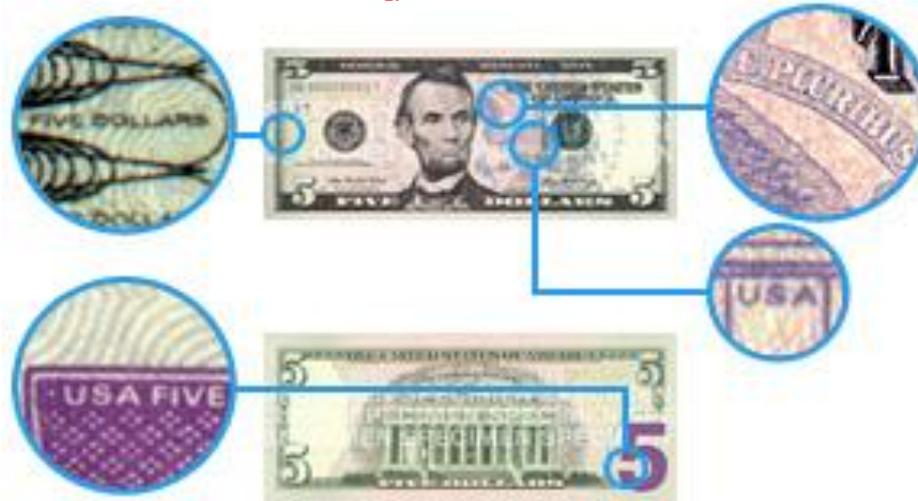


Low-Vision Feature

The numeral 5 in the lower right corner on the back of the bill was enlarged for the redesigned \$5 bill and printed in high-contrast purple ink to help those with visual impairments distinguish the denomination.

The Series 2006 \$5 Note

Security Features



Microprinting

The redesigned \$5 bill features microprinting on the front of the bill in three areas: the words *FIVE DOLLARS* can be found repeated inside the left and right borders of the bill; the words *E PLURIBUS UNUM* appear at the top of the shield within the Great Seal; and the word *USA* is repeated in between the columns of the shield. On the back of the bill the words *USA FIVE* appear along one edge of the large purple 5 low-vision feature. Because they are so small, microprinted words are hard to replicate.

The Series 2006 \$5 Note

Security Features

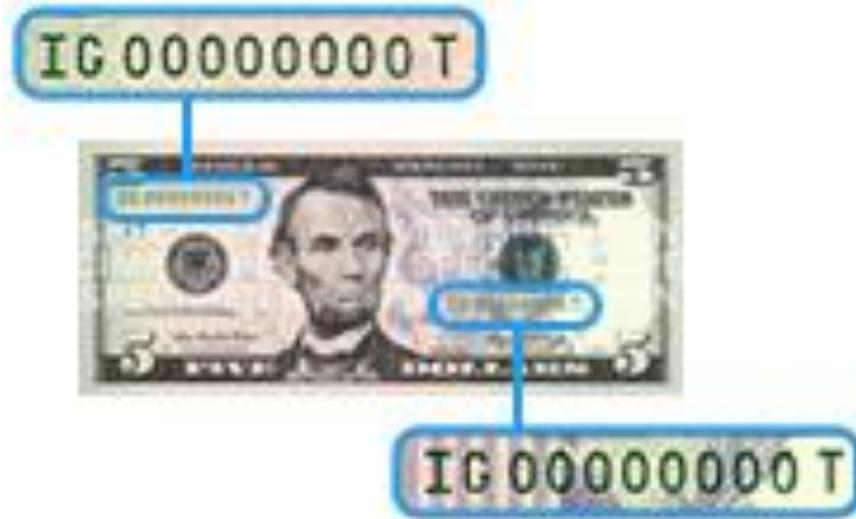


Federal Reserve Indicators

A universal seal to the left of the portrait represents the entire Federal Reserve System. A letter and number beneath the left serial number identifies the issuing Federal Reserve Bank. There are 12 regional Federal Reserve Banks and 24 branches located in major cities throughout the United States.

The Series 2006 \$5 Note

Security Features



Serial Numbers

The unique combination of eleven numbers and letters appears twice on the front of the bill. On the redesigned \$5 bill, the left serial number has shifted slightly to the right, compared with previous designs. Because they are unique identifiers, serial numbers help law enforcement identify counterfeit notes, and they also help the Bureau of Engraving and Printing track quality standards for the notes they produce.

The Series 2004 \$10 Note

Front – Portrait of Treasury Secretary Alexander Hamilton



Back – United States Treasury Building



The Series 2004 \$10 Note

Security Features

The redesigned \$10 bill retains three important security features that were first introduced in the 1990s and are easy to check: color-shifting ink, watermark and security thread.



Color-Shifting Ink

Tilt the bill to check that the numeral *10* in the lower right-hand corner on the front of the bill changes color from copper to green.

The Series 2004 \$10 Note

Security Features



Watermark

Hold the bill to light to see a faint image of Treasury Secretary Alexander Hamilton to the right of his large portrait. It can be seen from both sides of the bill. On the redesigned \$10 bill, a blank oval has been incorporated into the design to highlight the watermark's location.

The Series 2004 \$10 Note

Security Features



Security Thread

Hold the bill to light to make sure there's a small thread embedded in the paper. The words *USA TEN* and a small flag are visible in tiny print. It runs vertically to the right of the portrait and can be seen from both sides of the bill. This thread glows orange when illuminated by ultraviolet light.

The Series 2004 \$10 Note

Security Features



Additional Design and Security Features

Symbols of Freedom

A symbol of freedom representing an icon of Americana has been added to the redesigned \$10 bill. Two images of the torch carried by the Statue of Liberty are printed in red on the front of the redesigned bill. A large image of the torch is printed in the background to the left of the portrait of Secretary Hamilton, while a second, smaller metallic red image of the torch can be found on the lower right side of the portrait. The symbols of freedom differ for each denomination.

The Series 2004 \$10 Note

Security Features

Color

The most noticeable difference in the redesigned \$10 bill is the addition of subtle background colors of orange, yellow and red. The words *We the People* from the United States Constitution have been printed in red in the background to the right of the portrait. Also, small yellow *10s* have been printed in the background to the left of the portrait on the front of the bill and to the right of the vignette on the back of the bill. The background colors add complexity to the bills and differ with each denomination to help distinguish them. Because color can be duplicated by potential counterfeiters, it should not be used to verify the authenticity of the bill.

The Series 2004 \$10 Note

Security Features

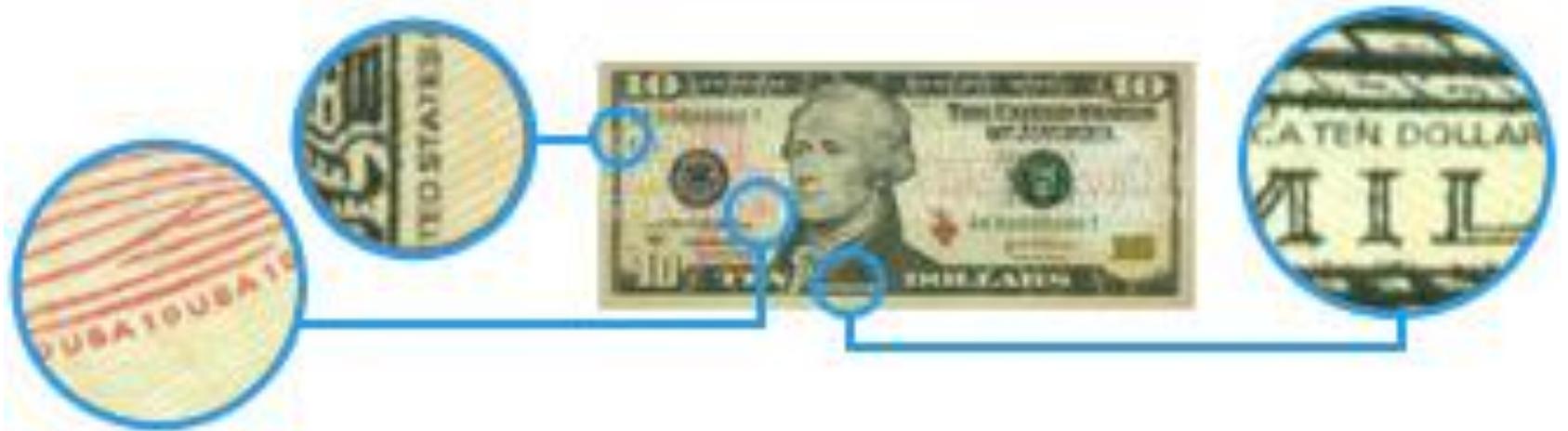


Updated Portrait and Vignette

The oval borders and fine lines surrounding the portrait of Secretary Hamilton on the front, and the United States Treasury Building vignette on the back, have been removed. The portrait has been moved up and shoulders have been extended into the border. Additional engraving details have been added to the vignette background.

The Series 2004 \$10 Note

Security Features



Microprinting

Because they are so small, microprinted words are hard to replicate. The redesigned \$10 bill features microprinting on the front of the bill in three areas: the word *USA* and the numeral *10* can be found repeated beneath the large printed torch and the words *THE UNITED STATES OF AMERICA* and *TEN DOLLARS* can be found below the portrait, as well as vertically inside the left and right borders of the bill.

The Series 2004 \$10 Note

Security Features



Low-Vision Feature

The numeral *10* in the lower corner on the back of the bill is enlarged to help those with visual impairments distinguish the denomination.

The Series 2004 \$10 Note

Security Features

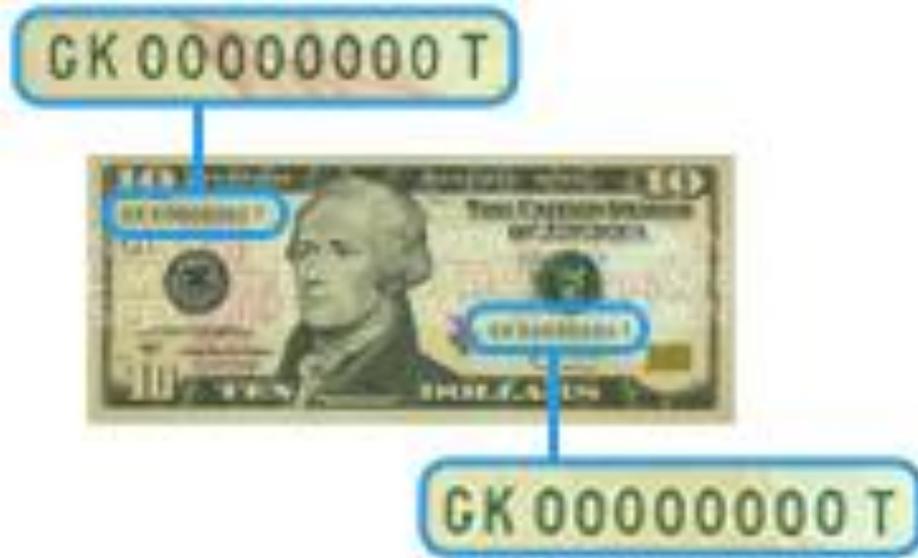


Federal Reserve Indicators

A universal seal to the left of the portrait represents the entire Federal Reserve System. A letter and number beneath the left serial number identifies the issuing Federal Reserve Bank. There are 12 regional Federal Reserve Banks and 24 branches located in major cities throughout the United States.

The Series 2004 \$10 Note

Security Features



Serial Numbers

The unique combination of eleven numbers and letters appears twice on the front of the bill. On the redesigned \$10 bill, the left serial number has shifted slightly to the right, compared with previous designs. Because they are unique identifiers, serial numbers help law enforcement identify counterfeit notes, and they also help the Bureau of Engraving and Printing track quality standards for the notes they produce.

The Series 2004 \$20 Note

Front – Portrait of President Andrew Jackson



Back – White House



The Series 2004 \$20 Note

Security Features



Color-Shifting Ink

Tilt your bill to see if the numeral 20 in the lower right corner on the front of the bill changes color from copper to green.

The Series 2004 \$20 Note

Security Features



Watermark

Hold the bill to light and look for the watermark, or faint image, similar to the large portrait. The watermark is part of the paper itself and can be seen from both sides of the bill.

The Series 2004 \$20 Note

Security Features



Security Thread

Hold the bill to light and look for the security thread that is embedded in the paper and runs vertically up one side of the bill. If you look closely, the words *USA TWENTY* and a small flag are visible along the thread from both sides of the bill. The security thread glows green when illuminated by ultraviolet light.

The Series 2004 \$20 Note

Security Features



Additional Design and Security Features

Symbols of Freedom

Appearing on the front of the bill are two American eagle symbols of freedom. The large blue eagle in the background to the left of President Andrew Jackson's portrait is representative of those drawn and sculpted during his time period. The smaller green metallic eagle to the lower right of the portrait is a more contemporary illustration, using the same raised ink intaglio process as the portrait, numerals and engravings. The symbols of freedom differ for each denomination.

The Series 2004 \$20 Note

Security Features

Color

The most noticeable difference in the redesigned \$20 bill is the addition of subtle background colors of green, peach and blue to both sides of the bill. This marked the first time in modern American history that U.S. currency included colors other than black and green. The words *TWENTY USA* are printed in blue in the background to the right of the portrait. The background colors add complexity to the bills and differ with each denomination to help distinguish them. Because color can be duplicated by potential counterfeiters, it should not be used to verify the authenticity of the bill.

The Series 2004 \$20 Note

Security Features



Updated Portrait and Vignette

The oval borders and fine lines surrounding the portrait of President Jackson on the front, and the White House vignette on the back, have been removed. The portrait has been moved up and shoulders have been extended into the border. Additional engraving details have been added to the vignette background.

The Series 2004 \$20 Note

Security Features



Microprinting

Because they are so small, microprinted words are hard to replicate. The redesigned \$20 bill features microprinting on the front of the bill in two areas: bordering the first three letters of the *TWENTY USA* ribbon to the right of the portrait, the inscription *USA20* is printed in blue. *THE UNITED STATES OF AMERICA 20 USA 20* appears in black on the border below the Treasurer's signature.

The Series 2004 \$20 Note

Security Features



Low-Vision Feature

The numeral 20 in the lower right corner on the back of the bill is enlarged to help those with visual impairments distinguish the denomination.

The Series 2004 \$20 Note

Security Features

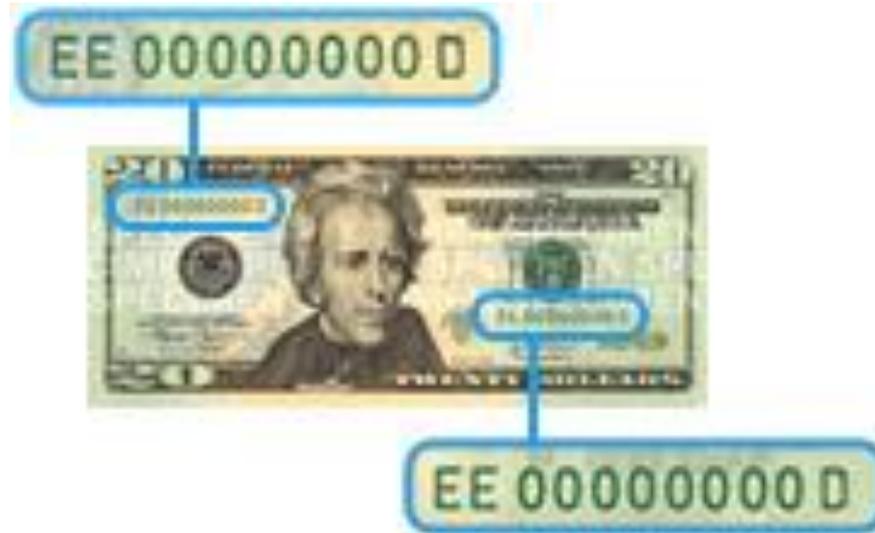


Federal Reserve Indicators

A universal seal to the left of the portrait represents the entire Federal Reserve System. A letter and number beneath the left serial number identifies the issuing Federal Reserve Bank. There are 12 regional Federal Reserve Banks and 24 branches located in major cities throughout the United States.

The Series 2004 \$20 Note

Security Features



Serial Numbers

The unique combination of eleven numbers and letters appears twice on the front of the bill. Because they are unique identifiers, serial numbers help law enforcement identify counterfeit notes, and they also help the Bureau of Engraving and Printing track quality standards for the notes they produce.

The Series 2004 \$50 Note

Front – Portrait of President Ulysses Grant



Back – U.S. Capitol Building



The Series 2004 \$50 Note

Security Features



Color-Shifting Ink

Tilt the bill to see if the numeral 50 in the lower right corner on the front of the bill changes colors from copper to green.

The Series 2004 \$50 Note

Security Features



Watermark

Hold the bill to light and look for the watermark, or faint image, similar to the large portrait. The watermark is part of the paper itself and can be seen from both sides of the bill.

The Series 2004 \$50 Note

Security Features



Security Thread

Hold the bill to light and look for the security thread that is embedded in the paper and runs vertically up one side of the bill. If you look closely, the words *USA 50* and a small flag are visible along the thread from both sides of the bill. The security thread glows yellow when illuminated by ultraviolet light.

The Series 2004 \$50 Note

Security Features



Additional Design and Security Features

Symbols of Freedom

Symbols of freedom have been added to the design on the front of the \$50 bill to represent images of the American flag. The traditional stars and stripes of the United States flag are printed in blue and red behind the portrait of President Grant. A field of blue stars is located to the left of the portrait, while three red stripes are located to the right of the portrait. A small metallic silver-blue star is located on the lower right side of the portrait. The symbols of freedom differ for each denomination.

The Series 2004 \$50 Note

Security Features

Color

The most noticeable difference in the redesigned \$50 bill is the addition of subtle background colors of blue and red to both sides of the bill. The background colors add complexity to the bills and differ with each denomination to help distinguish them. Because color can be duplicated by potential counterfeiters, it should not be used to verify the authenticity of the bill.

The Series 2004 \$50 Note

Security Features



Updated Portrait and Vignette

The oval borders and fine lines surrounding the portrait of President Grant on the front and the vignette of the United States Capitol Building on the back have been removed. The portrait has been moved up and shoulders have been extended into the border. Additional engraving details have been added to the vignette background.

The Series 2004 \$50 Note

Security Features



Microprinting

Because they are so small, microprinted words are hard to replicate. The redesigned \$50 bill features microprinting on the front of the bill in three areas: the words *FIFTY*, *USA*, and the numeral *50* can be found in two of the blue stars to the left of the portrait; the word *FIFTY* can be found repeated within both side borders of the bill; and the words *THE UNITED STATES OF AMERICA* appear on President Ulysses S. Grant's collar, under his beard.

The Series 2004 \$50 Note

Security Features



Low-Vision Feature

The numeral 50 in the lower right corner on the back of the bill is enlarged to help those with visual impairments distinguish the denomination.

The Series 2004 \$50 Note

Security Features

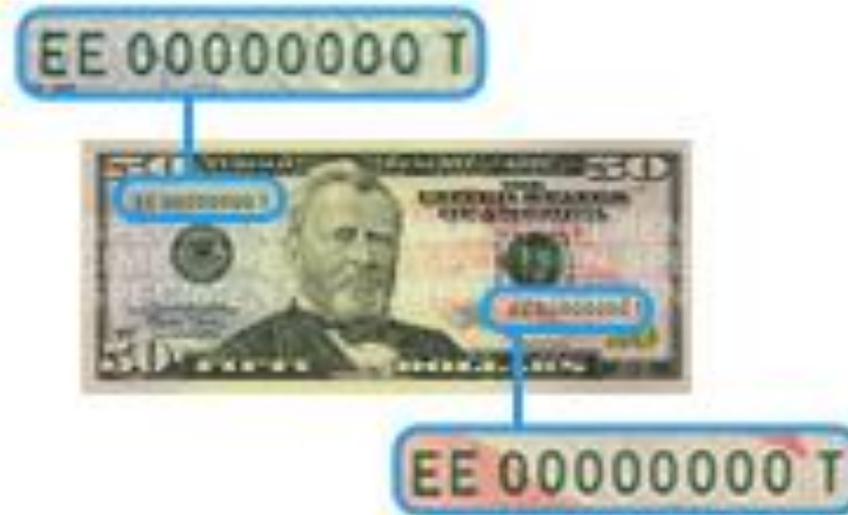


Federal Reserve Indicators

A universal seal to the left of the portrait represents the entire Federal Reserve System. A letter and number beneath the left serial number identifies the issuing Federal Reserve Bank. There are 12 regional Federal Reserve Banks and 24 branches located in major cities throughout the United States.

The Series 2004 \$50 Note

Security Features



Serial Numbers

The unique combination of eleven numbers and letters appears twice on the front of the bill. On the redesigned \$50 bill, the left serial number has shifted slightly to the right, compared with previous designs. Because they are unique identifiers, serial numbers help law enforcement identify counterfeit notes, and they also help the Bureau of Engraving and Printing track quality standards for the notes they produce.

The New \$100 Note

Front – Portrait of Benjamin Franklin



Back – Independence Hall



The New \$100 Note

Security Features

3-D Security Ribbon



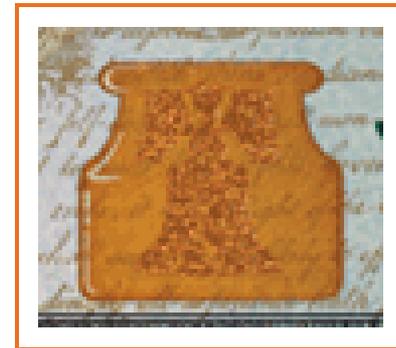
3-D Security Ribbon

Look for a blue ribbon on the front of the note. Tilt the note back and forth while focusing on the blue ribbon. You will see the bells change to *100s* as they move. When you tilt the note back and forth, the bells and *100s* move side to side. If you tilt it side to side, they move up and down. The ribbon is woven into the paper, not printed on it.

The New \$100 Note

Security Features

Bell in the Inkwell



Bell in the Inkwell

Look for an image of a color-shifting bell, inside a copper-colored inkwell, on the front of the new \$100 note. Tilt it to see the bell change from copper to green, an effect which makes the bell seem to appear and disappear within the inkwell.

The New \$100 Note

Security Features

Portrait Watermark



Portrait Watermark

Hold the note to light and look for a faint image of Benjamin Franklin in the blank space to the right of the portrait. The image is visible from either side of the note.

The New \$100 Note

Security Features

Security Thread



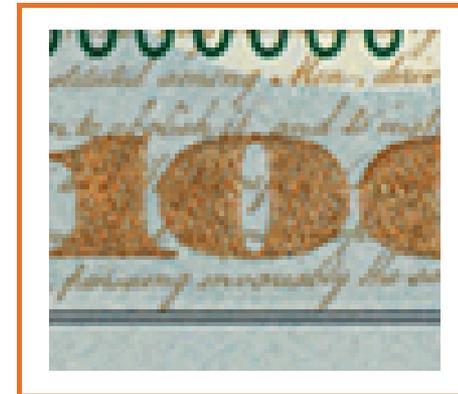
Security Thread

Hold the note to light to see an embedded thread that runs vertically to the left of the portrait. The thread is imprinted with the letters *USA* and the numeral *100* in an alternating pattern and is visible along the thread from both sides of the note. The thread glows pink when illuminated by ultraviolet light.

The New \$100 Note

Security Features

Color-Shifting 100



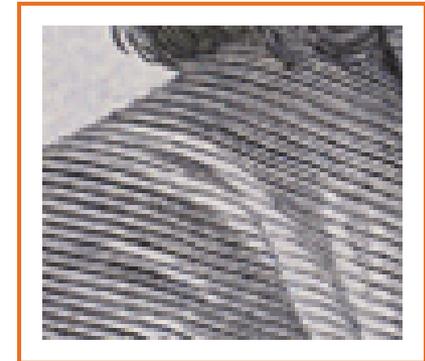
Color-Shifting

Tilt the note to see the numeral *100* in the lower right corner of the note shift from copper to green.

The New \$100 Note

Security Features

Raised Printing



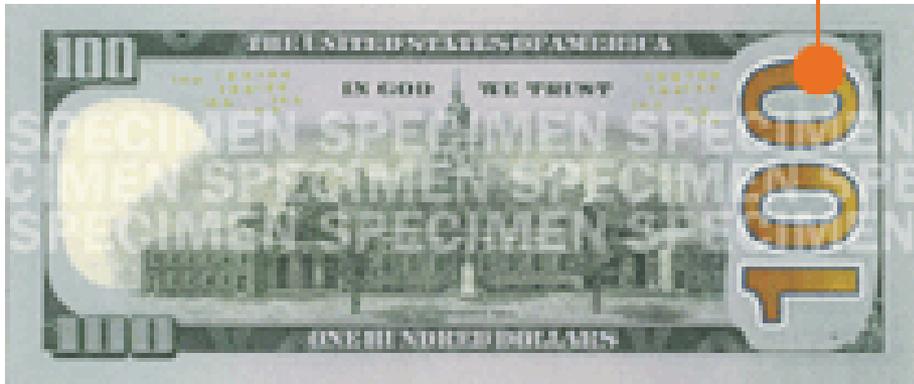
Raised Printing

Move your finger up and down Benjamin Franklin's shoulder on the left side of the note. It should feel rough to the touch, a result of the enhanced intaglio printing process used to create the image. Traditional raised printing can be felt throughout the \$100 note, and gives genuine U.S. currency its distinctive texture.

The New \$100 Note

Security Features

Gold 100



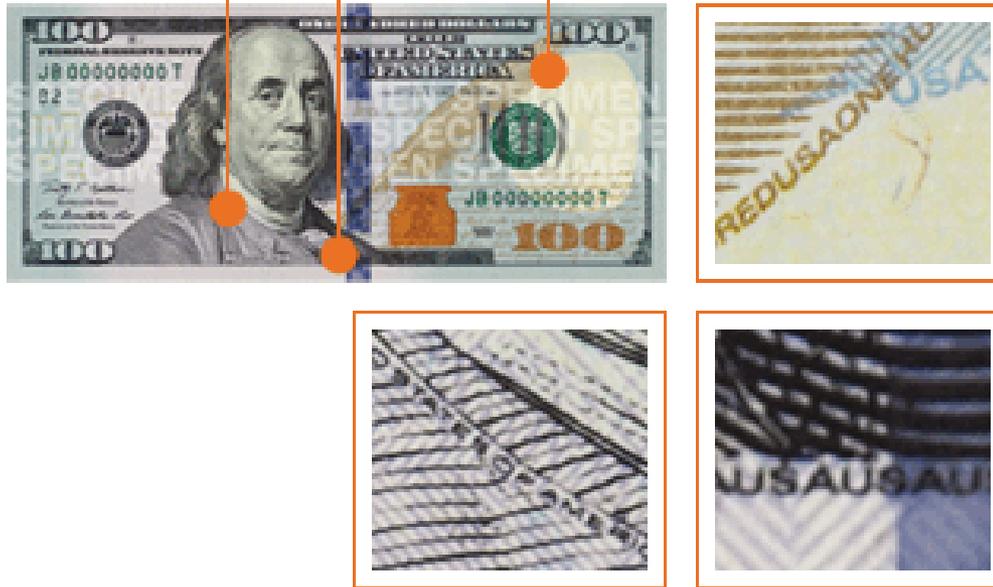
Gold 100

Look for a large gold numeral *100* on the back of the note. It helps those with visual impairments distinguish the denomination.

The New \$100 Note

Security Features

Microprinting



Microprinting

Look carefully for small printed words which appear on Benjamin Franklin's jacket collar, around the blank space where the portrait watermark appears, along the golden quill, and in the note borders.

The New \$100 Note

Security Features

Portrait and Vignette



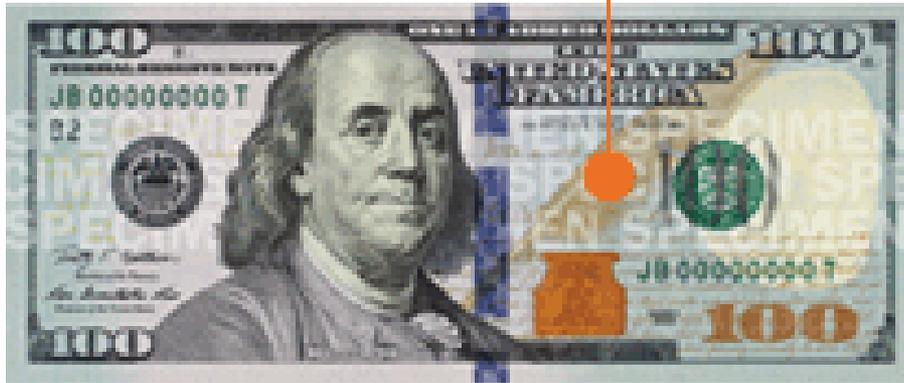
Portrait and Vignette

A portrait of Benjamin Franklin, one of the Founding Fathers of the United States, remains on the front of the new \$100 note. On the back, there is a new vignette of Independence Hall featuring the back, rather than the front, of the building. The ovals around the portrait and the vignette have been removed and the images have been enlarged.

The New \$100 Note

Security Features

Symbols of Freedom



Symbols of Freedom

The new \$100 note's American symbols of freedom—phrases from the Declaration of Independence and the quill the Founding Fathers used to sign the historic document—are found to the right of the portrait.

The New \$100 Note

Security Features

Color



Color

The background color of the new \$100 note is pale blue. Color adds a layer of complexity to the design of the \$100 note and differs with each denomination to help distinguish them. Because color can be duplicated by potential counterfeiters, it should not be used to verify the authenticity of the note.

The New \$100 Note

Security Features

FW Indicator



F.W. Indicator

The redesigned \$100 notes are printed in two locations: Washington, D.C., and Fort Worth, Texas. New \$100 notes printed in Fort Worth, will have a small *F.W.* in the top left corner on the front of the note to the right of the numeral *100*. If the note does not have an *F.W.* indicator, it was printed in Washington, D.C.

The New \$100 Note

Security Features

Federal Reserve Indicators



Federal Reserve Indicator

A universal seal to the left of the portrait represents the entire Federal Reserve System. A letter and number beneath the left serial number identifies the issuing Federal Reserve Bank. There are 12 regional Federal Reserve Banks and 24 branches located in major cities throughout the United States.

The New \$100 Note

Security Features

Serial Numbers



Serial Numbers

The unique combination of eleven numbers and letters appears twice on the front of the bill. Because they are unique identifiers, serial numbers help law enforcement identify counterfeit notes, and they also help the Bureau of Engraving and Printing track quality standards for the notes they produce.

Other Characteristics to Look For Portrait

The genuine portrait appears lifelike and stands out distinctly from the background. The counterfeit portrait is usually lifeless and flat. Details merge into the background which is often too dark or mottled.

Genuine Portrait



Counterfeit Portrait



VS

Other Characteristics to Look For Federal Reserve and Treasury Seals

On a genuine bill, the saw-tooth points of the Federal Reserve and Treasury seals are clear, distinct, and sharp. The counterfeit seals may have uneven, blunt, or broken saw-tooth points.

Genuine Seal



Counterfeit Seal



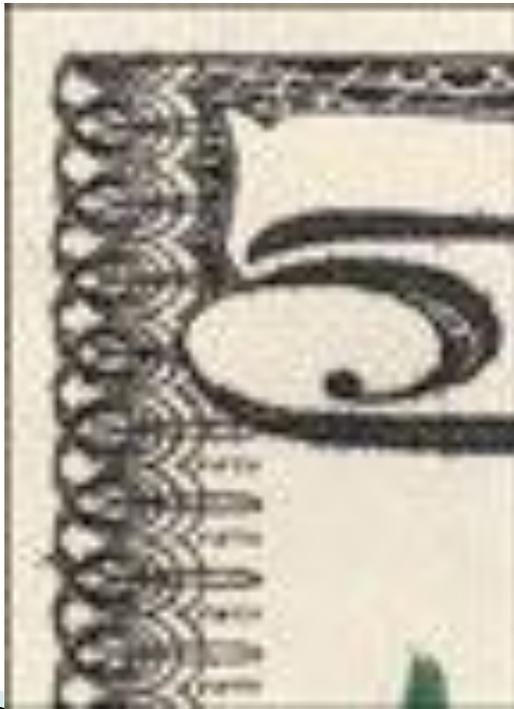
VS

Other Characteristics to Look For

Border

The fine lines in the border of a genuine bill are clear and unbroken. On the counterfeit, the lines in the outer margin and scrollwork may be blurred and indistinct.

Genuine Border



Counterfeit Border



VS

Other Characteristics to Look For Serial Number

Genuine serial numbers have a distinctive style and are evenly spaced. The serial numbers are printed in the same ink color as the Treasury Seal. On a counterfeit, the serial numbers may differ in color or shade of ink from the Treasury seal. The numbers may not be uniformly spaced or aligned.

Genuine Serial Number



VS

Counterfeit Serial Number



Other Characteristics to Look For Paper

Genuine currency paper has tiny red and blue fibers embedded throughout. Often counterfeiters try to simulate these fibers by printing tiny red and blue lines on their paper. Close inspection reveals, however, that on the counterfeit note the lines are printed on the surface, not embedded in the paper. It is illegal to reproduce the distinctive paper used in the manufacturing of United States currency.

Genuine Paper



VS

Counterfeit Paper



Counterfeit Detector Pen

The pen contains an iodine solution which reacts with the starch in wood-based paper to create a black stain. When the solution is applied to the fiber-based paper used in real bills, no discoloration occurs. It only detects bills printed on normal copier paper instead of fine papers used by the U.S. Treasury.

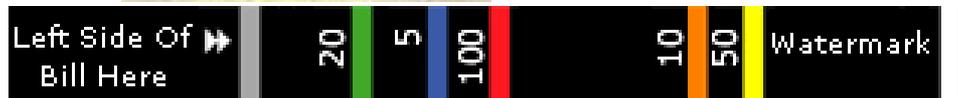
Do not rely solely on counterfeit detector pens!



Ultraviolet (UV) Counterfeit Detector Lights

These lights reveal UV-sensitive markings on 1996 or newer U.S. currency.

All new currency has a UV strip which glows under UV light. Each denomination of currency \$5, \$10, \$20, \$50, \$100 has this strip in 5 different colors, one color for each denomination in different areas.



FEDERAL RESERVE NOTE

Know Your Money



	Portrait	Watermark	Security Thread	Portrait Microprinting	Other Microprinting	Color-Shifting Ink Front Lower Right Numeral
2004 Style						
50	Grant	Grant	Right of portrait	"THE UNITED STATES OF AMERICA" along Grant's collar	"50", "USA" and "FIFTY" in two blue stars to the left of the portrait; "FIFTY" along side borders	Copper to Green
20	Jackson	Jackson	Left of portrait	"THE UNITED STATES OF AMERICA 20 USA" in the border below Treasurer's signature	"USA20" borders beginning part of text ribbon "USA TWENTY", right of portrait	Copper to Green
10	Hamilton	Hamilton	Right of portrait	"THE UNITED STATES OF AMERICA" below portrait	"USA10" beneath torch to the left of the portrait; "TEN DOLLARS" along side borders	Copper to Green
5	Lincoln	Left: vertical "5 5 5"; Right: large "5"	Right of portrait	"E Pluribus Unum" at top of shield to the right of the portrait; "USA" between columns of eagle's shield; "FIVE DOLLARS" along side borders.	On back, "USA FIVE" on edge of purple 5.	None
1996 Style						
100	Franklin	Franklin	Left of portrait	"THE UNITED STATES OF AMERICA" along Franklin's collar	"USA100" in lower left numeral	Green to Black
50	Grant	Grant	Right of portrait	"THE UNITED STATES OF AMERICA" along Grant's collar	"FIFTY" along side borders	Green to Black
20	Jackson	Jackson	Left of portrait	"THE UNITED STATES OF AMERICA" in the lower oval framing of portrait	"USA20" in lower left numeral	Green to Black
10	Hamilton	Hamilton	Right of portrait	"THE UNITED STATES OF AMERICA" below portrait above Hamilton's name	"TEN" in lower left numeral	Green to Black
5	Lincoln	Lincoln	Left of portrait	"THE UNITED STATES OF AMERICA" in the lower oval framing of portrait	"FIVE DOLLARS" along side borders	None
1990 Style						
100	Franklin		Left of portrait	Around portrait "THE UNITED STATES OF AMERICA"	For further information, contact your local U.S. Secret Service Field Office. The phone number may be found under the Government section of your local telephone directory. April 2008	
50	Grant		Left of portrait	Around portrait "THE UNITED STATES OF AMERICA"		
20	Jackson		Left of portrait	Around portrait "THE UNITED STATES OF AMERICA"		
10	Hamilton		Left of portrait	Around portrait "THE UNITED STATES OF AMERICA"		
5	Lincoln		Left of portrait	Around portrait "THE UNITED STATES OF AMERICA"		

All Federal Reserve Notes are printed on paper featuring red and blue embedded fibers.

Federal Reserve Notes designed before 1990 do not contain security threads or microprinting.

www.secretservice.gov
www.moneyfactory.gov



U.S. Department of
Homeland Security
**United States
Secret Service**

What to Do If You Receive a Counterfeit Bill

If from a County Department:

- Immediately bring it to your supervisor's attention.
- Supervisor will enlist help from Treasury staff for further testing and verification.
- If the bill is determined to be a counterfeit, then the County department making the deposit must adjust their deposit permit accordingly before the deposit can be received.
- The counterfeit bill can either be taken by Treasury staff for handling or given back to the department to handle. The department can submit the bill to Rabobank for proper handling.

If from an Individual not associated with the County:

- Immediately bring it to your supervisor's attention.
- Supervisor will enlist help from Treasury staff for further testing and verification.
- If the bill is determined to be a counterfeit, contact the police department to advise them of the counterfeit bill. The police department may have other instructions.
- Do not return it to the passer.
- Obtain contact information from the passer.
- Observe the passer's description, as well as that of any companions.
- The counterfeit bill will be taken by Treasury staff for handling.