



U.S. CURRENCY  
EDUCATION  
PROGRAM

# HOW TO CHECK YOUR MONEY



[USCURRENCY.GOV](https://uscurrency.gov)

# AGENDA

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1. Overview of U.S. Currency
2. Authenticating U.S. Currency
  - Feel
  - Tilt
  - Check
3. Resources
4. Key Takeaways

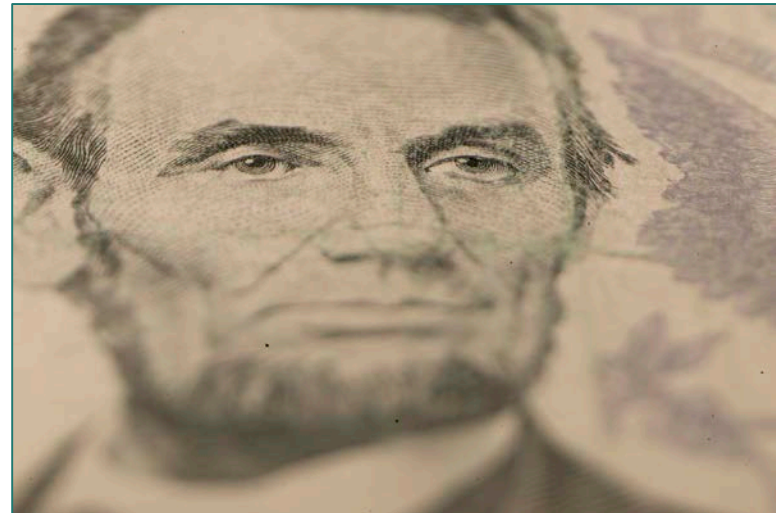
# OVERVIEW OF U.S. CURRENCY



# DENOMINATIONS

—  
7 denominations in circulation today

- \$1, \$2, \$5, \$10, \$20, \$50, and \$100 notes
- Each denomination features a portrait of a famous American statesman on its face and an image reflective of the nation's history on the back





# REDESIGNING U.S. CURRENCY

Older styles of Federal Reserve notes are not recalled

- First major design change in 1996
- Current style (2004) has enhanced security features and incorporates subtle color into the background of the notes
- All designs of U.S. currency remain legal tender, regardless of issue date





# 2004 STYLE





# 2004 STYLE





# AUTHENTICATING U.S. CURRENCY





# HOW TO DETECT A COUNTERFEIT NOTE

—  
Tools include

- Knowledge of genuine currency
- A genuine note for comparison
- Your hands
- Light (white & UV)



1. **Feel** the paper

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2. **Tilt** the note

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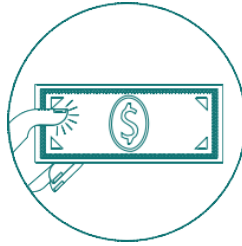
3. **Check** with light



1. **FEEL** THE PAPER



# FEEL THE PAPER



Genuine U.S. currency has a unique feel

- The note should feel slightly rough to the touch
- Ask yourself:
  - Does it feel too soft or stiff?
  - Does it feel too thick or thin?
  - Does it feel too slick or smooth?
- If something feels off, you can quickly check the note's security features





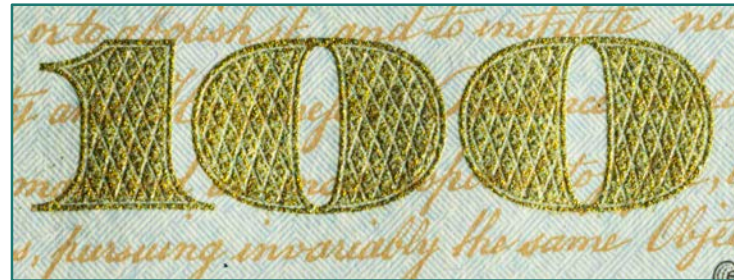
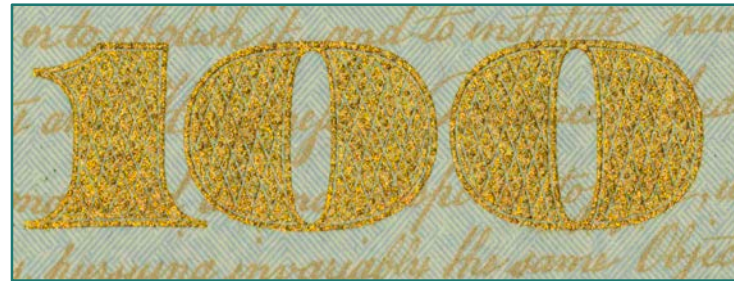
## 2. **TILT** THE NOTE

# TILT THE NOTE



Tilt the note back and forth to observe the color-shifting ink

- Color-shifting ink is found in the right-hand corner of denominations \$10 and higher
- Shifts **copper to green** on 2004 style notes





# COLOR-SHIFTING INK

Color-shifting numerals found on denominations \$10 and higher



# \$100 ADDITIONAL FEATURES

—  
The current style \$100 includes two other security features you can check by tilting



3-D Security Ribbon

Bell in the Inkwell

# BELL IN THE INKWELL

Tilt the note to see the bell change from copper to green



Copper



Green



Bell in the Inkwell



# 3-D SECURITY RIBBON

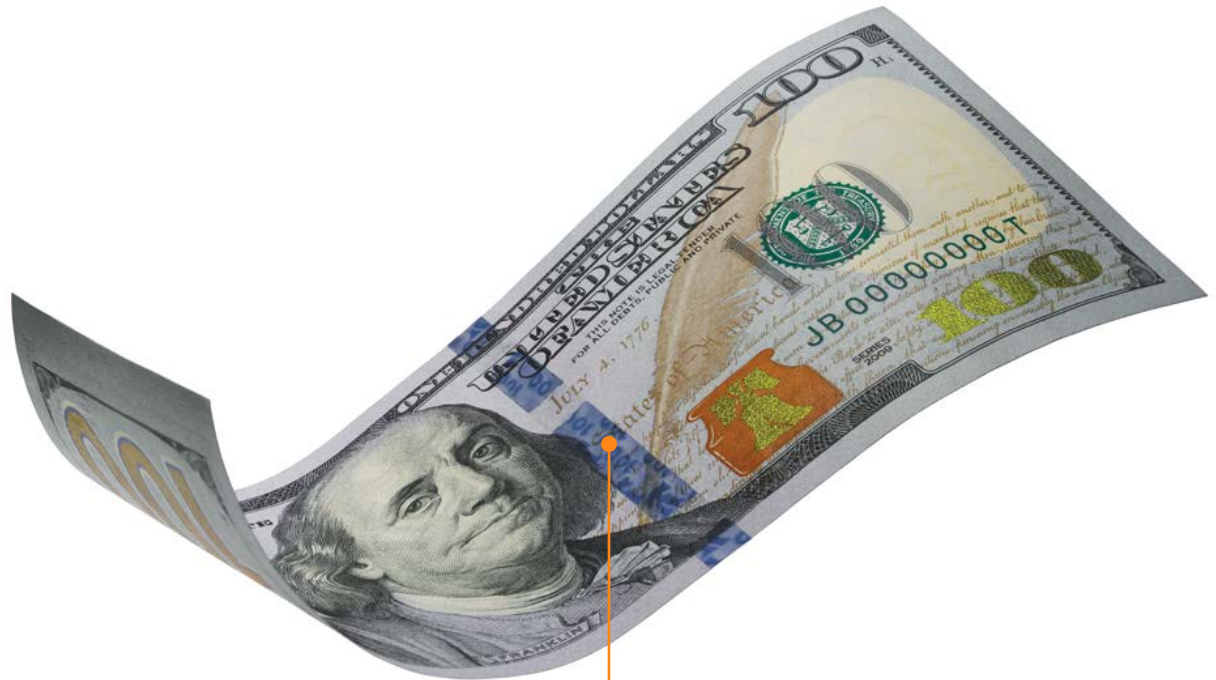
The bells and 100s move in the OPPOSITE direction of the tilt



Bells



100s



3-D Security Ribbon



### 3. **CHECK** WITH LIGHT

# CHECK WITH LIGHT



Check the watermark and security thread by holding to light

## Watermark

- Visible from both sides
- Matches the portrait or denomination

## Security Thread

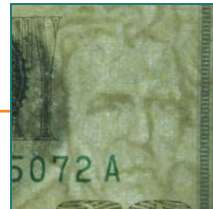
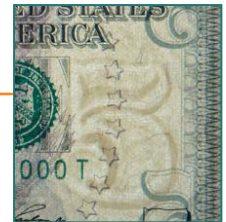
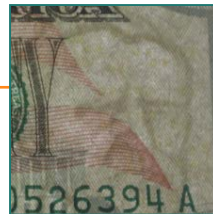
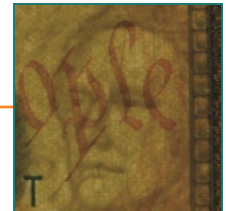
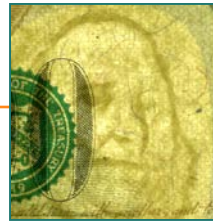
- Visible from both sides
- Matches the denomination
- Glows a unique color when exposed to UV light





# WATERMARKS

Most found to the right of the portrait; the \$5 has two watermarks



# \$5 WATERMARKS

Large 5 to the right of the portrait, three vertically stacked 5s to the left





# SECURITY THREADS



Unique thread and position based on denomination



USA 100



USA 50



USA TWENTY



USA TEN



USA 5

# \$100 SECURITY THREAD

Security thread is located to the left of the portrait





# \$50 SECURITY THREAD

—  
Security thread is located to the right of the portrait





# \$20 SECURITY THREAD

Security thread is located to the left of the portrait





# \$10 SECURITY THREAD

—  
Security thread is located to the right of the portrait





# \$5 SECURITY THREAD

Security thread is located to the right of the portrait





# CHECK THREAD UNDER UV LIGHT

Security thread should glow when exposed to UV light

## 2004 Style Notes

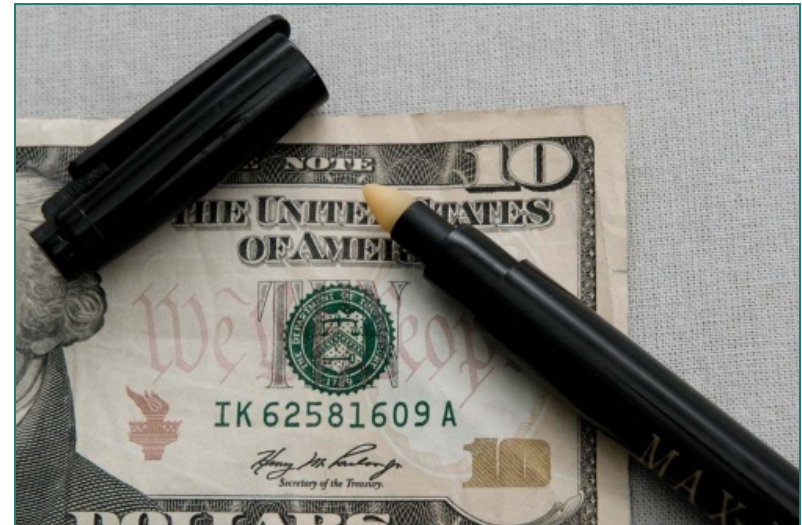
- \$100: pink
- \$50: yellow
- \$20: green
- \$10: orange
- \$5: blue



# CAUTION: COUNTERFEIT DETECTION PENS

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Pens can generate false results

- Pens detect the presence of starch found on commercially available paper
- Counterfeiters can coat counterfeit notes to prevent proper chemical reactions or use bleached genuine notes





# COUNTERFEIT REPORTING

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Contact your local police department or local U.S. Secret Service office

- Write your initials and the date in the border of the note.
- Limit the handling of the note. Carefully place it in a protective covering, such as an envelope.
- Surrender the note only to a properly identified police officer or a U.S. Secret Service special agent.



# REVIEW

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## Feel the paper

- Does the note feel slightly rough to the touch?



## Tilt the note

- Observe color-shifting ink change from **copper to green**
- \$100: 3-D Security Ribbon and Bell in the Inkwell



## Check with light

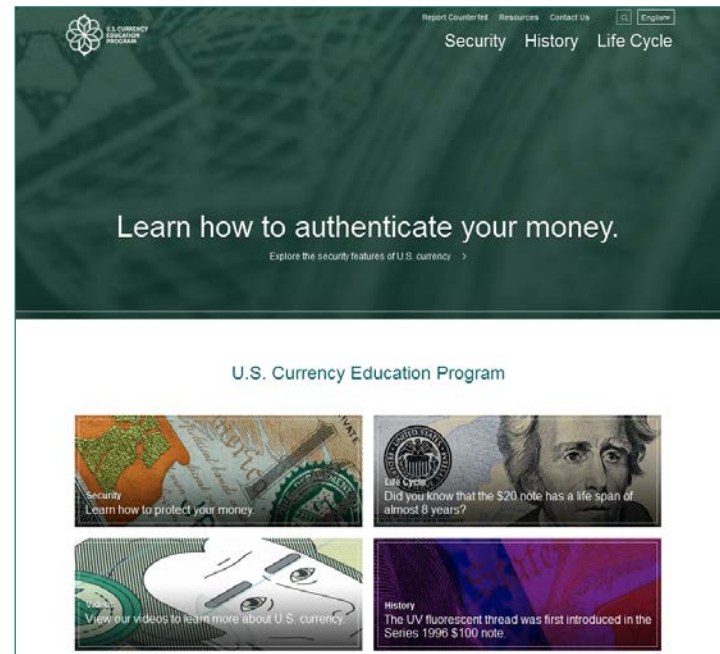
- Security thread
- Watermarks



# RESOURCES

Website dedicated to currency education

- Available in multiple languages
- Resources include:
  - Interactive notes
  - Training module
  - Animated videos
  - Free materials to order or download in more than 20 languages



# INTERACTIVE NOTES

Explore security features in each denomination


**Currency:** \$100

**Issued:** 2013 – Present

[Download PDF Version](#)

PDF documents require the Adobe Acrobat Reader to view.  
Please click here to download and install the plugin

Currency ▾



### Security Thread

Hold the note to light to see an embedded thread running 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 from both sides of the note. The thread glows pink when illuminated by ultraviolet light.

**Security Features**

- [Back to Top](#) ●
- [\\$100 Note](#) ●
- [3D Security Ribbon](#) ●
- [Color-Shifting Ink](#) ●
- [Portrait Watermark](#) ●
- [Security Thread](#) ●
- [Raised Printing](#) ●
- [Microprinting](#) ●

# ANIMATED VIDEOS

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Refresh your knowledge with these short videos

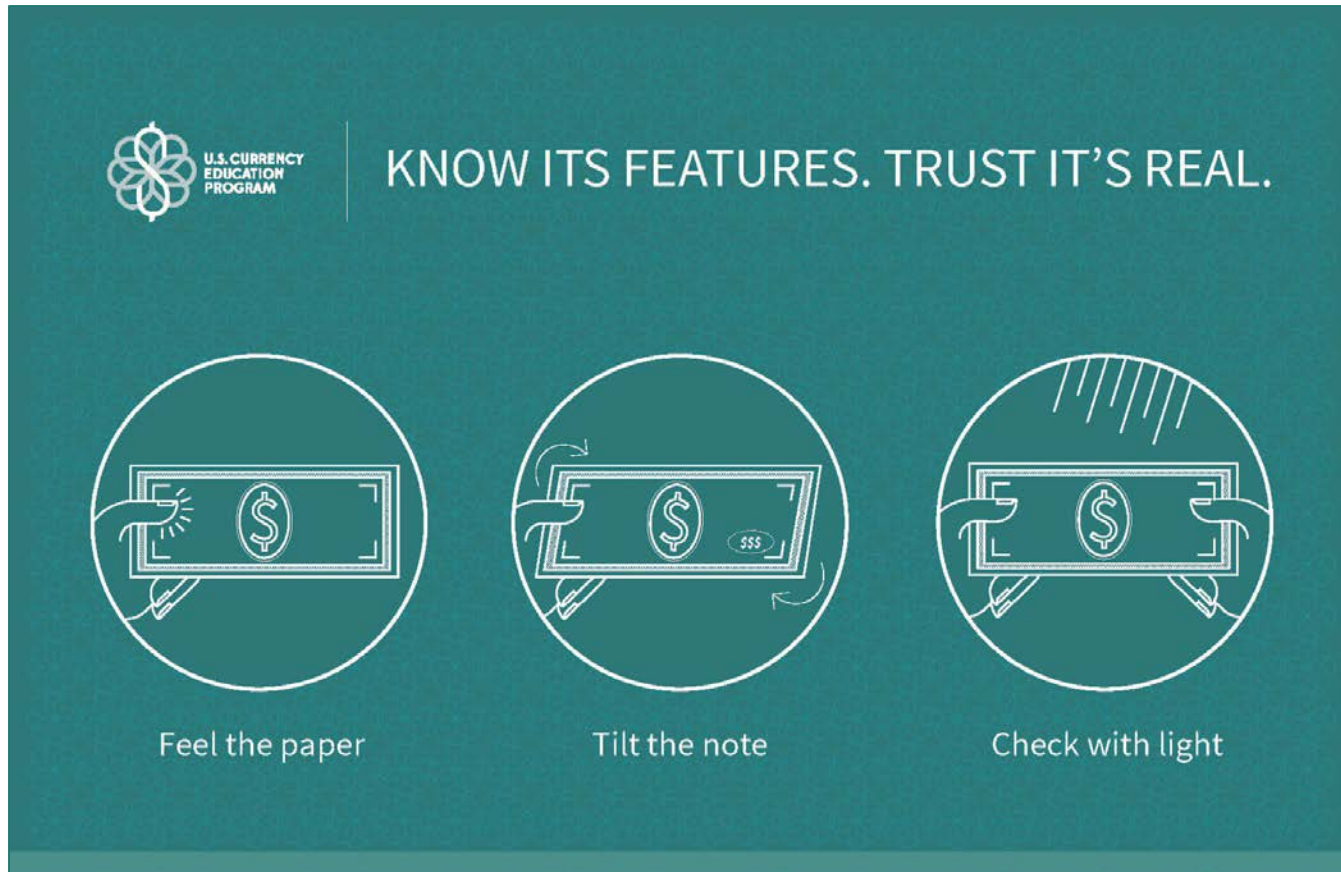
- Video 1: The “Basics” on U.S. Currency
  - Denominations, styles, design process
- Video 2: How to Authenticate U.S. Currency
  - Main security features in U.S. currency





# QUICK REFERENCE CARD

Available for order or download on [uscurrency.gov](https://uscurrency.gov)



The graphic features a dark teal background. In the top left corner is the U.S. Currency Education Program logo. To its right, the text "KNOW ITS FEATURES. TRUST IT'S REAL." is written in white. Below this text are three circular icons, each containing a white line drawing of a hand holding a bill. The first icon shows a hand touching the bill, with a small starburst indicating texture. The second icon shows the bill being tilted, with curved arrows indicating the motion. The third icon shows the bill held up to a light source, with diagonal lines representing light rays passing through the paper.

U.S. CURRENCY  
EDUCATION  
PROGRAM

KNOW ITS FEATURES. TRUST IT'S REAL.

Feel the paper

Tilt the note

Check with light

# ONLINE TRAINING MODULE



U.S. Currency Training Module

ACHIEVEMENTS: 0/4

SHARE



Overview

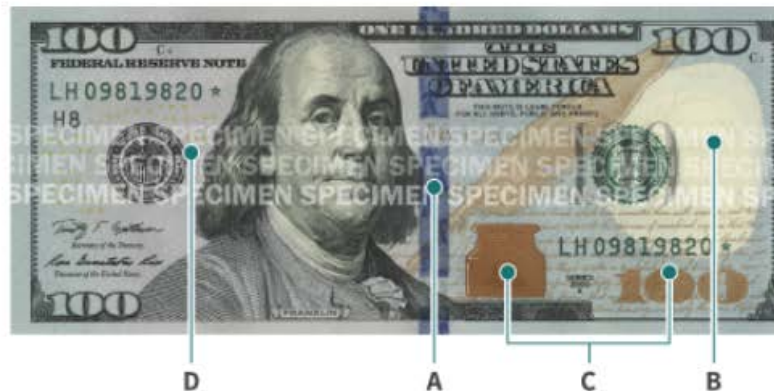
Security Features

Quick Ways to Authenticate

Final Exam

## \$100 Note

The current style \$100 note has several key security features: a 3-D Security Ribbon (A), a portrait watermark of Benjamin Franklin (B), color-shifting ink (C), and a security thread (D).



Previous

Next

Progress



# KEY TAKEAWAYS

# KNOW YOUR MONEY

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1. When you receive a note: **Feel, Tilt, and Check.**
2. If you think you have received a counterfeit note, **report the incident.**  
*Contact your local police department or local U.S. Secret Service office.*
3. Visit **uscurrency.gov** to learn more about U.S. currency and to explore the interactive resources and tools.





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