U.S. CURRENCY EDUCATION PROGRAM

HOW TO CHECK YOUR MONEY

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USCURRENCY.GOV

AGENDA

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1. Overview of U.S. Currency

2. Authenticating U.S. Currency
   - Feel
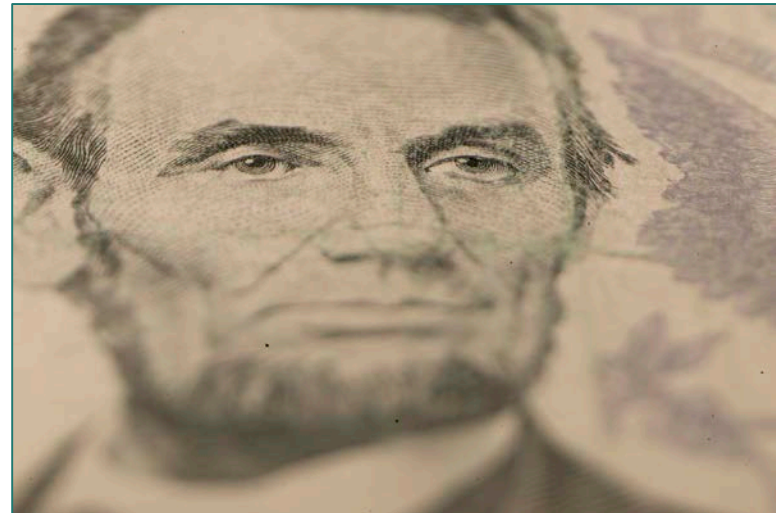   - Tilt
   - Check

3. Resources

4. Key Takeaways

OVERVIEW OF U.S. CURRENCY

DENOMINATIONS

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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)
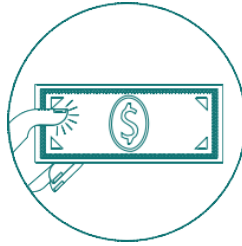
1. **Feel** the paper

2. **Tilt** the note

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
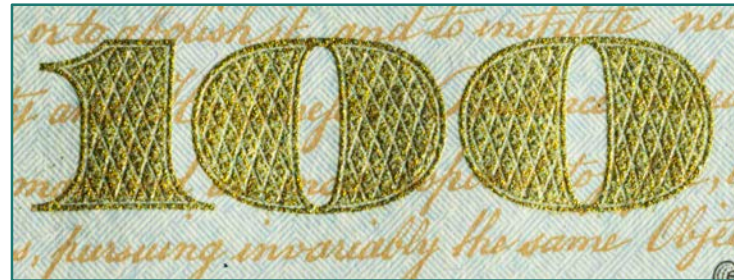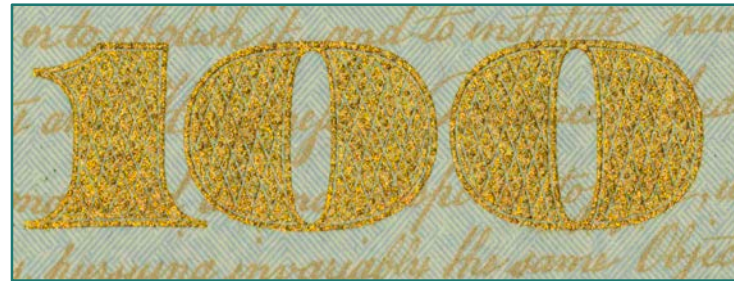
2. TILT THE NOTE

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

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Color-shifting numerals found on denominations $10 and higher

$100 ADDITIONAL FEATURES

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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

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

Copper
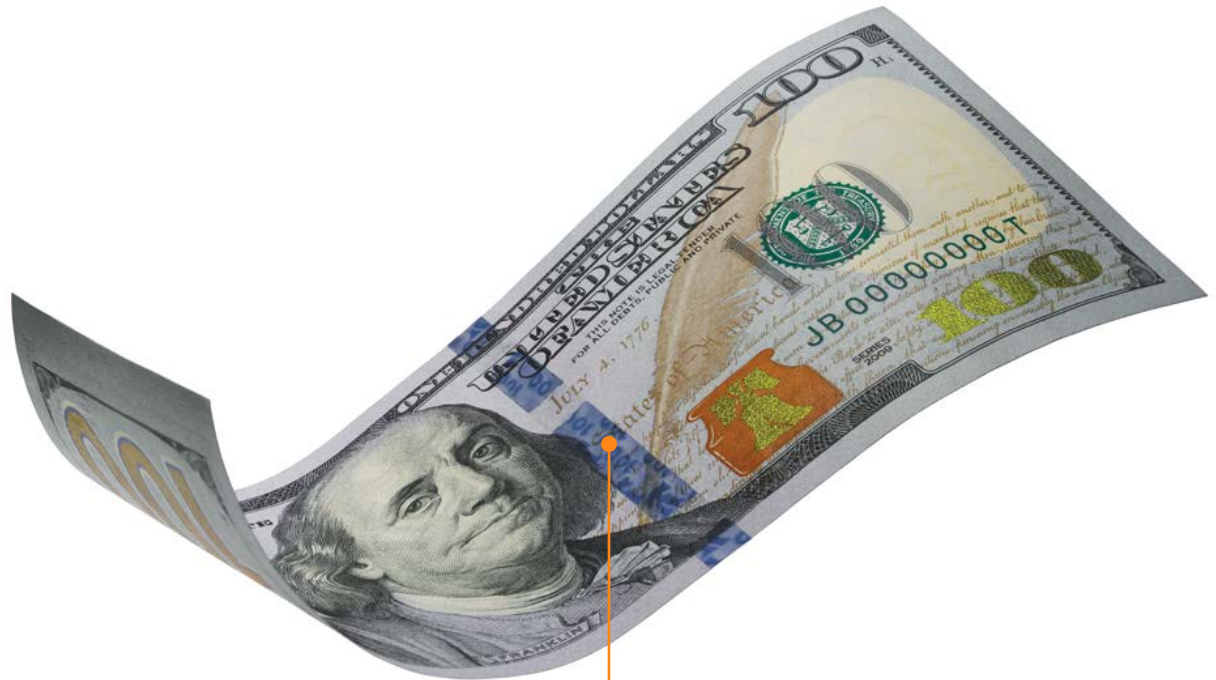

Green

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
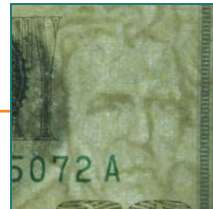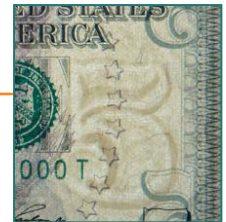
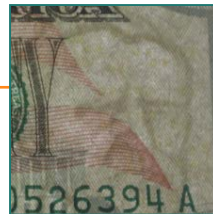- Matches the portrait or denomination
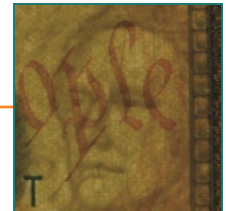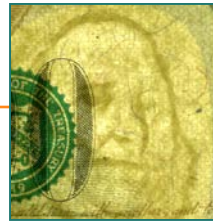
Security Thread

- Visible from both sides

- Matches the denomination

- Glows a unique color when exposed to UV light

WATERMARKS

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

$5 WATERMARKS

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

SECURITY THREADS

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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

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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

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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
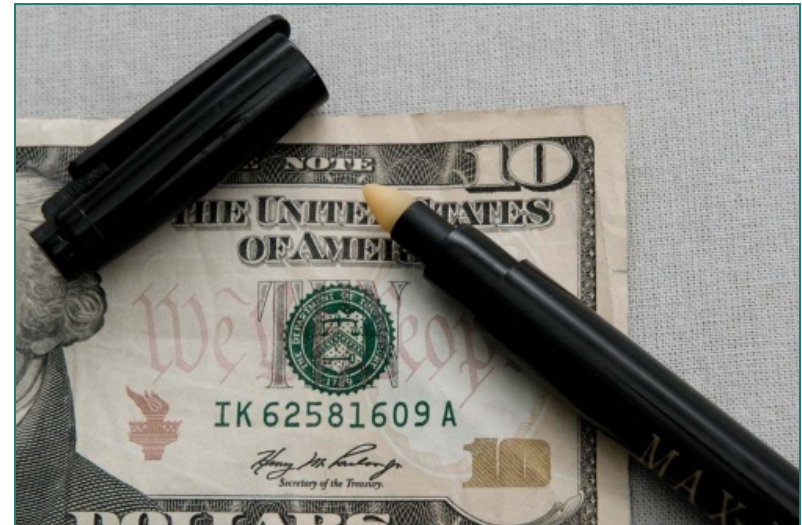
COUNTERFEIT REPORTING

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

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

USCURRENCY.GOV

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
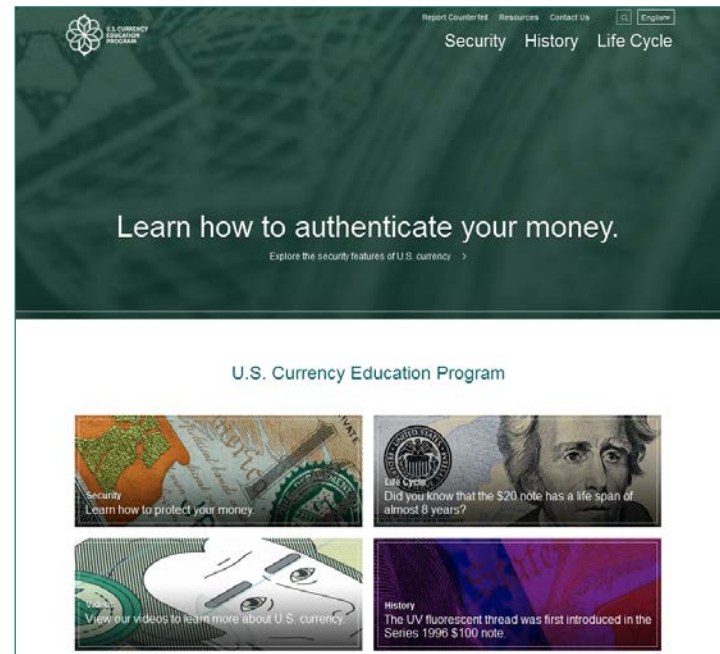
INTERACTIVE NOTES

Explore security features in each denomination

ANIMATED VIDEOS

Refresh your knowledge with these short videos
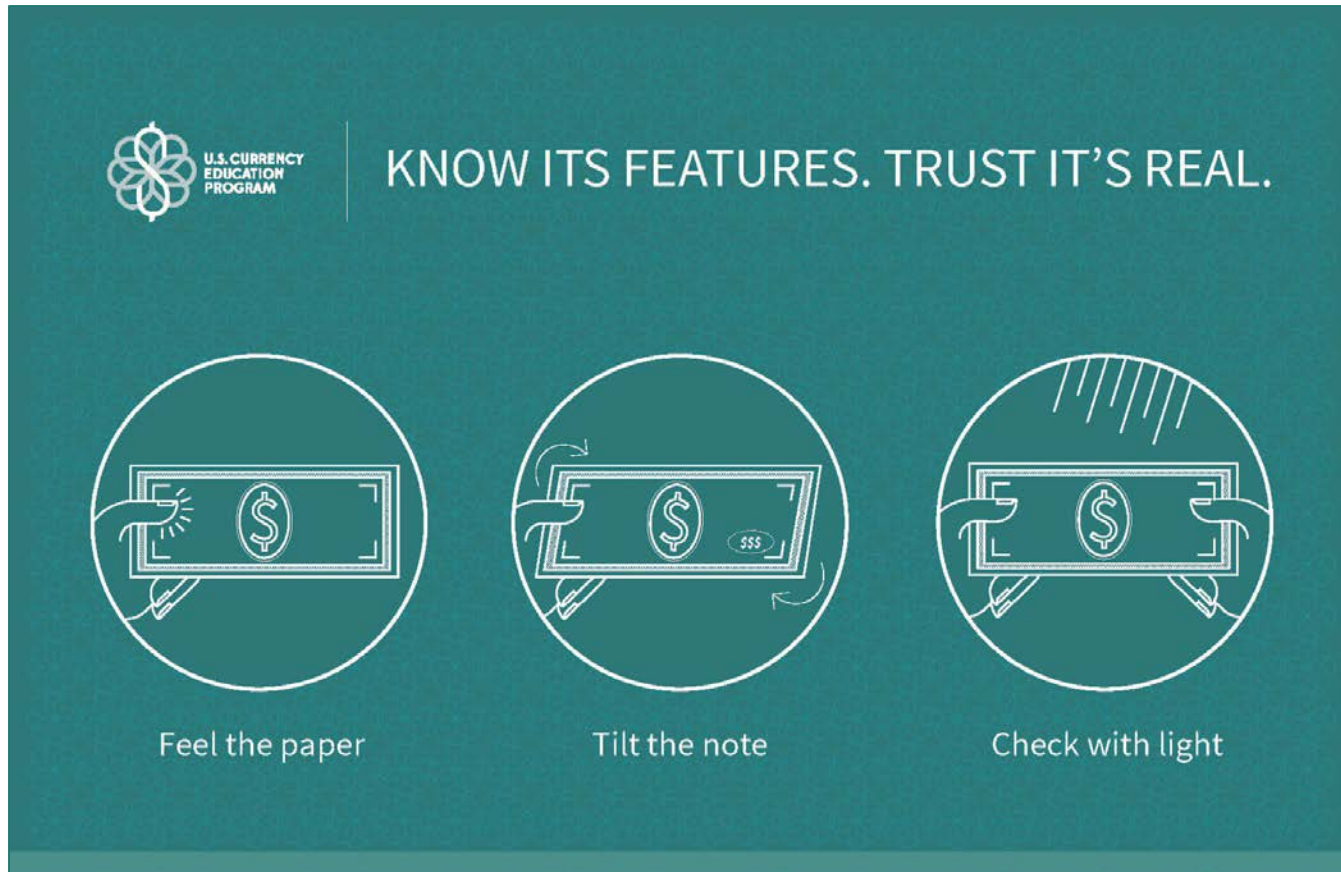
- Video 1: The "Basics" on U.S. Currency
  - Denominations, styles, design process

- Video 2: How to Authenticate U.S. Currency
  - Main security features in U.S. currency

QUICK REFERENCE CARD

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Available for order or download on uscurrency.gov

ONLINE TRAINING MODULE

KEY TAKEAWAYS

KNOW YOUR MONEY

—

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.