2004 style Federal Reserve notes (FRNs) incorporate background colors and large, borderless portrait images.

**Paper** U.S. currency paper consists of 25% linen and 75% cotton and contains small randomly disbursed red and blue security fibers embedded throughout the paper.

**Portrait** The 2004 style FRNs have an enlarged and off-center portrait without a frame.

1. **Watermark** The 2004 style FRNs have a watermark that is visible from either side when held to light.

2. **Color-Shifting Ink** The 2004 style $10, $20, $50 and $100 FRNs have color-shifting ink that shifts from copper to green as the note is tilted 45 degrees. The 2004 style $100 FRN has a color-shifting "Bell in the Inkwell". The $5 FRN does not have color-shifting ink.

3. **Security Thread** All genuine FRNs, except the $1 and $2, have a clear thread embedded vertically in the paper. The thread is inscribed with the denomination of the note and is visible only when held to light. Each denomination has a unique thread position and glows a different color when held to ultraviolet (UV) light.

4. **3-D Security Ribbon** The 2004 style $100 FRN features a blue ribbon woven into the paper. When you tilt the note back and forth, the bells and "100"s move side to side. If you tilt the note side to side, they move up and down.

5. **Serial Numbers** The first letter of the serial number on FRNs of series year 1996 or later corresponds to the series year.
   - E = 2004
   - I = 2006
   - L = 2009

6. **Federal Reserve Indicators** The 2004 style FRNs have a letter and number designation, which identifies one of the 12 distributing Federal Reserve Banks. This letter and number designation appears beneath the serial number on the left. The number corresponds to the position of the letter in the alphabet, e.g.: A1, B2, C3, etc. The letter matches the second prefix letter in the serial number.

7. **Note Position Letter and Number**

8. **Face Plate Number**

9. **Series Year**

10. **Back Plate Number** (Not shown) Found on the bottom right-hand corner of the back of the note.
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Bank Indicators

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8 Face Plate Number

9 Series Year

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# Know Your Money

<table>
<thead>
<tr>
<th>Portrait</th>
<th>Watermark</th>
<th>Security Thread</th>
<th>Microprinting</th>
<th>Other Microprinting</th>
<th>Color-Shifting Ink in Front Lower Right Numeral</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2004 Style</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 Franklin</td>
<td>Franklin</td>
<td>Left of portrait</td>
<td>&quot;THE UNITED STATES OF AMERICA&quot; along Franklin’s collar; small “100” in the note's vertical borders; &quot;USA&quot; along bottom of Franklin’s portrait</td>
<td>&quot;ONE HUNDRED USA&quot; along the golden quill; &quot;USA 100&quot; around the blank space containing the portrait watermark</td>
<td>Copper to Green Also appears in the bell in the inkwell</td>
</tr>
<tr>
<td>50 Grant</td>
<td>Grant</td>
<td>Right of portrait</td>
<td>&quot;THE UNITED STATES OF AMERICA&quot; along Grant’s collar</td>
<td>&quot;50&quot;, &quot;USA&quot; and “FIFTY&quot; in two blue stars to the left of the portrait; &quot;FIFTY&quot; along side borders</td>
<td>Copper to Green</td>
</tr>
<tr>
<td>20 Jackson</td>
<td>Jackson</td>
<td>Left of portrait</td>
<td>&quot;THE UNITED STATES OF AMERICA 20 USA&quot; in the border below Treasurer’s signature</td>
<td>&quot;USA20” borders beginning part of text ribbon “USA TWENTY”, right of portrait</td>
<td>Copper to Green</td>
</tr>
<tr>
<td>10 Hamilton</td>
<td>Hamilton</td>
<td>Right of portrait</td>
<td>&quot;THE UNITED STATES OF AMERICA” below portrait</td>
<td>&quot;USA10” beneath torch to the left of the portrait; “TEN DOLLARS” along side borders</td>
<td>Copper to Green</td>
</tr>
<tr>
<td>5 Lincoln</td>
<td>Left: vertical &quot;5 5 5&quot;; Right: large &quot;5&quot;</td>
<td>Right of portrait</td>
<td>&quot;E Pluribus Unum&quot; at top of eagle’s shield to the right of the portrait; &quot;USA” between columns of eagle’s shield; “FIVE DOLLARS” along side borders.</td>
<td>On back, “USA FIVE” on edge of purple 5.</td>
<td>None</td>
</tr>
<tr>
<td><strong>1996 Style</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 Franklin</td>
<td>Franklin</td>
<td>Left of portrait</td>
<td>&quot;THE UNITED STATES OF AMERICA&quot; along Franklin’s collar</td>
<td>&quot;USA100&quot; in lower left numeral</td>
<td>Green to Black</td>
</tr>
<tr>
<td>50 Grant</td>
<td>Grant</td>
<td>Right of portrait</td>
<td>&quot;THE UNITED STATES OF AMERICA” along Grant’s collar</td>
<td>“FIFTY” along side borders</td>
<td>Green to Black</td>
</tr>
<tr>
<td>20 Jackson</td>
<td>Jackson</td>
<td>Left of portrait</td>
<td>&quot;THE UNITED STATES OF AMERICA&quot; in the lower oval framing of portrait</td>
<td>&quot;USA20” in lower left numeral</td>
<td>Green to Black</td>
</tr>
<tr>
<td>10 Hamilton</td>
<td>Hamilton</td>
<td>Right of portrait</td>
<td>&quot;THE UNITED STATES OF AMERICA” below portrait above Hamilton’s name</td>
<td>“TEN” in lower left numeral</td>
<td>Green to Black</td>
</tr>
<tr>
<td>5 Lincoln</td>
<td>Lincoln</td>
<td>Left of portrait</td>
<td>&quot;THE UNITED STATES OF AMERICA” in the lower oval framing of portrait</td>
<td>“FIVE DOLLARS” along side borders</td>
<td>None</td>
</tr>
</tbody>
</table>

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.

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April 2016