HOW TO CHECK YOUR MONEY

USCURRENCY.GOV
AGENDA

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

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 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
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.
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

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
Explore security features in each denomination

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.
ANIMATED VIDEOS

Refresh your knowledge with these short videos

• Video 1: The “Basics” on U.S. Currency
  o Denominations, styles, design process

• Video 2: How to Authenticate U.S. Currency
  o Main security features in U.S. currency
QUICK REFERENCE CARD

Available for order or download on uscurrency.gov
$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).
KEY TAKEAWAYS
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.