

Getting to know your money

Presented by:

Monterey County Treasurer-Tax Collector's Office

Do your part...

As regular handlers of currency, you are the first line of defense against counterfeiters. The public is counting on you, and you need to be knowledgeable about the security features of the notes you handle.



The Five Dollar Note

Portrait of Abraham Lincoln



Lincoln Memorial building



Security Features



Watermark

A second watermark has been added to the redesigned \$5 bill. Hold the bill up to the light and look for a column of three smaller "5"s positioned to the left of the portrait. The watermark is part of the paper itself and can be seen from both sides of the bill.

Security Thread

Hold the bill up to the light and look for the security thread, or plastic strip, that is embedded in the paper and runs vertically to the right of the portrait. The letters "USA" followed by the number "5" in an alternating pattern are visible along the thread from both sides of the bill. The thread glows blue when held under ultraviolet light. In older design \$5 bills, the security thread was located to the left of the portrait.

Watermark

Hold the bill up to the light and look for a large number "5" watermark located to the right of the portrait. It replaces the watermark portrait of President Lincoln found on older design \$5 bills. Its location is highlighted by a blank window incorporated into the background design.

Additional Features

Low Vision Feature

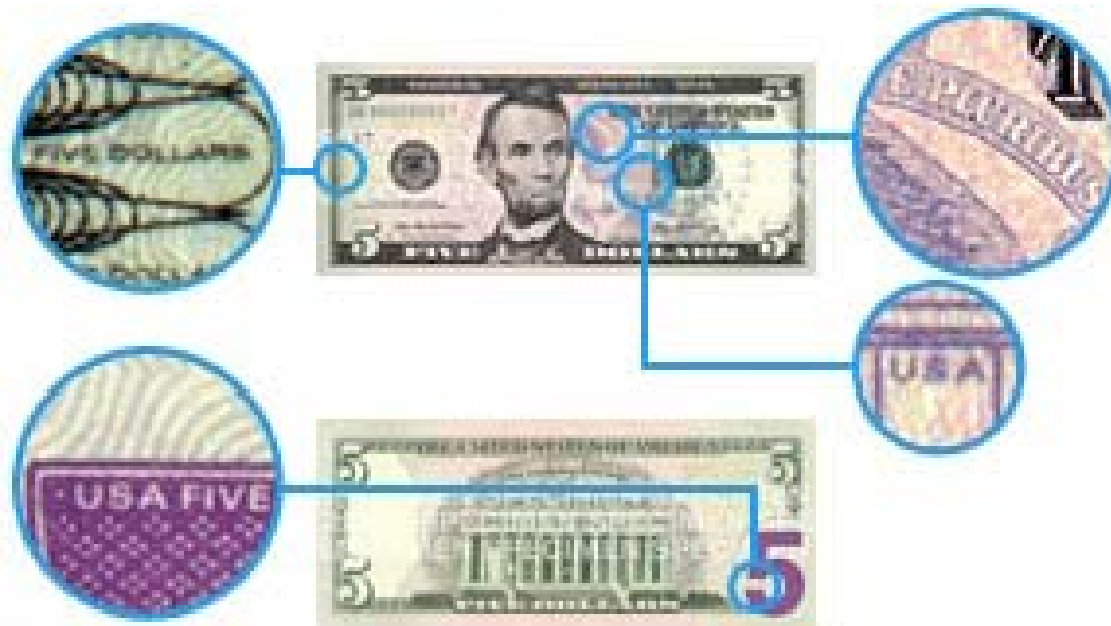
The Numeral 5 has been printed in high-contrast purple ink to help those with vision impairments to distinguish the denomination.



Additional Features

Microprinting

The \$5 note contains microprinting in three areas: the words *FIVE DOLLARS* are found inside the left and right borders, the words *E PLURIBUS UNUM* appear at the top of the shield within the Great Seal; and the word *USA FIVE* appear along one edge of the large 5 low-vision feature.



The Ten Dollar Note

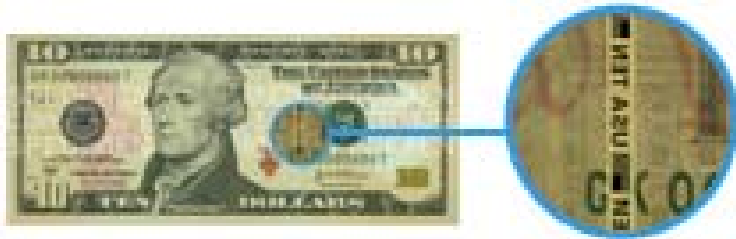
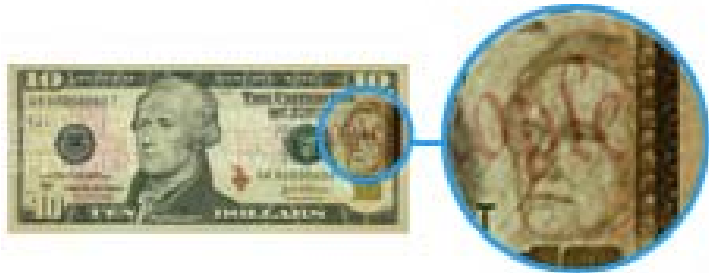
Portrait of Alexander Hamilton



U.S. Treasury Building



Security Features



■ Color Shifting Ink

- By tilting the bill, the numeral *10* changes color from copper to green.

■ Watermark

- Hold the bill to light and you'll see a faint image of Hamilton.

■ Security Thread

- Hold bill to light and you'll see a thread embedded in the paper which reads *USA TEN* and a small flag. This thread glows orange under UV light.

Additional Features

Low Vision Feature

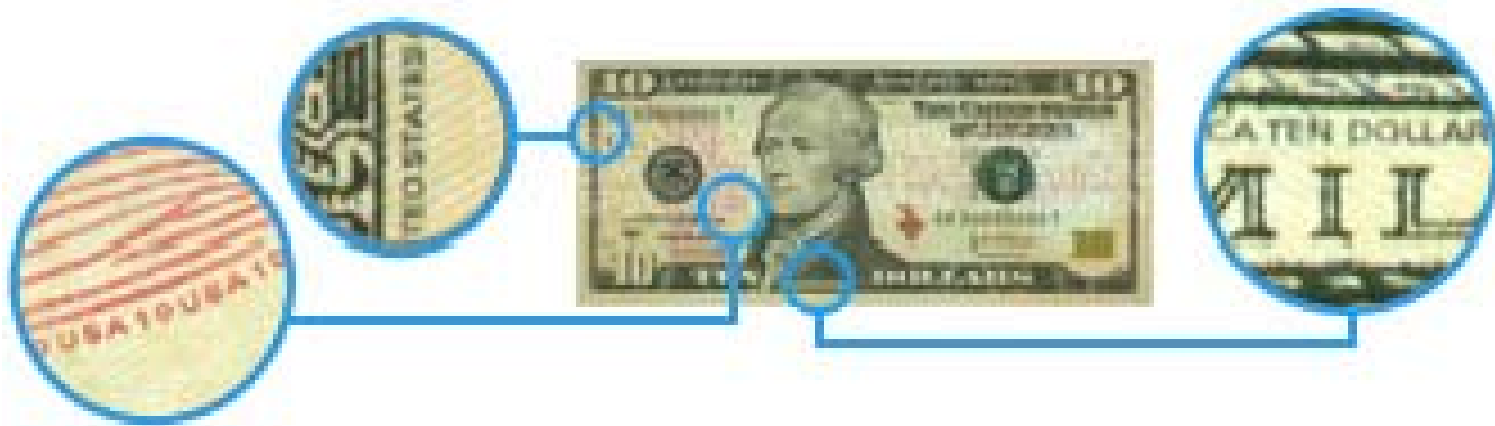


The Numeral *10* has been enlarged to help those with vision impairments to distinguish the denomination.

Additional Features

Microprinting

The Ten dollar note contains microprinting in three areas: the word *USA* and numeral *10* are found beneath the large torch, the words *THE UNITED STATES OF AMERICA* and *TEN DOLLARS* are located below the portrait as well as vertically inside the left and right borders.



The Twenty Dollar Note

Portrait of Andrew Jackson



White House



Security Features



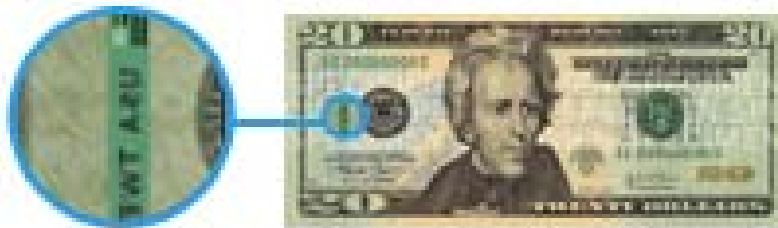
■ Color Shifting Ink

- By tilting the bill, the numeral 20 changes color from copper to green.



■ Watermark

- Hold the bill to light and you'll see a faint image of Andrew Jackson.



■ Security Thread

- Hold bill to light and you'll see a thread embedded in the paper which reads *USA TWENTY* and a small flag. This thread glows green under UV light.

Additional Features

Low Vision Feature



The Numeral 20 has been enlarged to help those with vision impairments to distinguish the denomination.

Additional Features

Microprinting

The Twenty dollar note contains microprinting in two areas: to the right of the portrait, the first three letters of the *TWENTY USA* ribbon has the inscription *USA20* printed in blue. *THE UNITED STATES OF AMERICA 20 USA 20* appears in black on the border below the Treasurer's signature.



The Fifty Dollar Note

Portrait of Ulysses S. Grant



U.S. Capitol



Security Features



■ Color Shifting Ink

- By tilting the bill, the numeral 50 changes color from copper to green.

■ Watermark

- Hold the bill to light and you'll see a faint image of Ulysses S. Grant.

■ Security Thread

- Hold bill to light and you'll see a thread embedded in the paper which reads *USA 50* and a small flag. This thread glows yellow under UV light.

Additional Features

Low Vision Feature

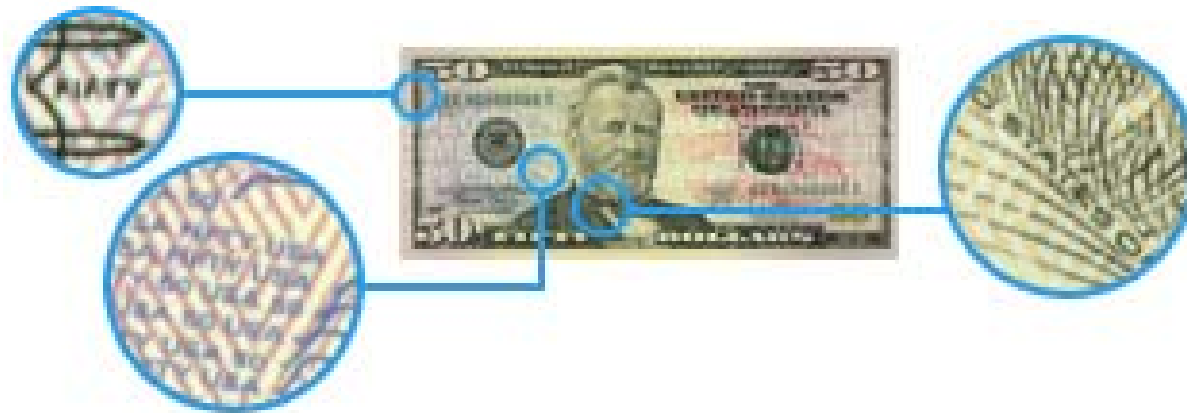


The Numeral 50 has been enlarged to help those with vision impairments to distinguish the denomination.

Additional Features

Microprinting

The Fifty dollar note contains microprinting in three areas: the words *FIFTY*, *USA*, and the numerical *50* are imprinted in two of the blue stars to the left of the portrait, the word *FIFTY* can be found repeated within both sides of the borders of the bill, and the words *THE UNITED STATES OF AMERICA* appear on the collar of the portrait.



The Hundred Dollar Note

Portrait of Benjamin Franklin



Independence Hall



Security Features

Color-Shifting 100



■ Color Shifting Ink

- By tilting the bill, the numeral *100* changes color from copper to green.

Bell in the Inkwell



■ Bell in Inkwell

- Look for bell inside copper colored inkwell, tilt the note and see the bell change color from copper to green.

Portrait Watermark



■ Watermark

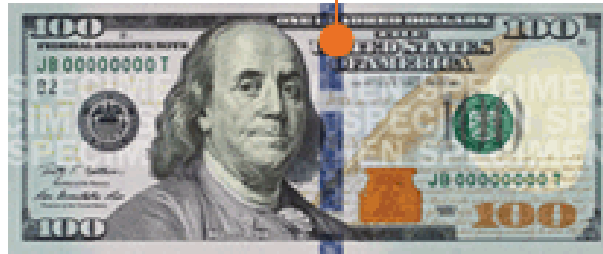
- Hold the bill to light and you'll see a faint image of Benjamin Franklin.

Additional Features

3-D Security Ribbon

Look for blue ribbon to the right of the portrait. Tilt the note back and forth, you will see bells inside the ribbon change to 100s, if you tilt the note side to side they move up and down.

3-D Security Ribbon



Additional Features

Low Vision Feature

Gold 100



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

Additional Features

Microprinting

Microprinting



The Hundred dollar note contains microprinting in three areas: the words **UNITED STATES OF AMERICA** appear on Franklin's jacket collar, the words **USA** are repeated throughout the borders, and the words *ONE HUNDRED USA* appear around the blank space where the watermark is located.

What to look for...

- Color shifting ink
 - Watermark
 - Security thread
-

Other things to look for...

Portrait

The genuine portrait appears lifelike and stands out distinctly from the background. A 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 things 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 things to look for...

Serial Numbers

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 SN



VS

Counterfeit SN



Other things to look for...

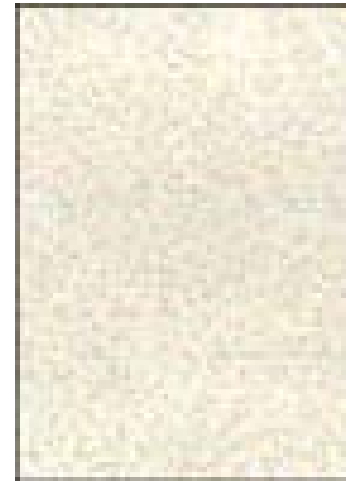
Paper

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.

Genuine Paper



Counterfeit Paper



VS

Other things 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



VS

Counterfeit Seal



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

Counterfeit Detector Pens

They contain an Iodine solution which reacts with the starch in wood-based paper to create a black stain. When used on fiber-based paper (used in real money) 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 lights

They reveal UV-sensitive markings on 1996 or newer U.S. Currency \$5 or greater.



What if...

What if I receive a counterfeit note?

Below is the U.S. Secret Service's recommendation on what to do if you receive a counterfeit.

- Do not return it to the passer.
- Delay the passer if possible.
- Observe the passer's description, as well as that of any companions, and the license plate numbers of any vehicles used.
- Contact your local police department or United States Secret Service field office (www.secretservice.gov/field_offices.shtml) . These numbers can be found on the inside front page of your local telephone directory.
- Write your initials and the date in the white border areas of the suspect note.
- Limit the handling of the note. Carefully place it in a protective covering, such as an envelope.
- Surrender the note or coin only to a properly identified police officer or a U.S. Secret Service special agent.
- Counterfeit Note Report (www.secretservice.gov/forms/ssf1604.pdf)

What if...

What if I suspect a counterfeit, but I'm unsure?

If you're unsure of the authenticity of a note, contact your local police department or local Secret Service office in San Jose, CA at (408) 535-5288. You may also contact the Monterey County Treasurer-Tax Collector with questions regarding currency security features.

What if...

What if I unknowingly accept a counterfeit note?

If someone in your department unknowingly receives a counterfeit note, limit the handling of the note and place it in a protective covering when sending it to the County Treasury. Once received, we will send it to the U.S. Secret Service.

What if...

What if I unknowingly include a counterfeit note with my department's deposit?

In most cases, the Monterey County Treasury will detect all counterfeit currency circulating through its office. If a counterfeit is found in your deposit, the Treasury will notify your department and the note will be sent to the United States Secret Service.

The Treasury department will not reimburse you for the note.

Remember, it's the Law...

Manufacturing counterfeit U.S. currency or altering it is punishable by a fine and/or imprisonment for up to 15 years.

Possession of a counterfeit note with fraudulent intent is punishable by a fine and/or imprisonment for up to 15 years.

For more information...

If you need additional information visit

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

<http://www.newmoney.gov/currency/default.htm>

Or Contact:

Monterey County Treasurer-Tax Collector's Office

(831) 755-5015
