

# Know Your Money



**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 = 2009A  
 G = 2004A      J = 2009

## Bank Indicators

- 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.

**2004 style \$100 note issued October, 2013**

Under a UV light source, the security thread glows light red/pink.

Watermark
Copper to green color-shifting ink

**2004 style \$50 note issued October, 2004**

Under a UV light source, the security thread glows yellow.

Watermark
Copper to green color-shifting ink

**2004 style \$20 note issued October, 2003**

Under a UV light source, the security thread glows green.

Watermark
Copper to green color-shifting ink

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## Bank Indicators

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- 7 Note Position Letter and Number**

- 8 Face Plate Number**

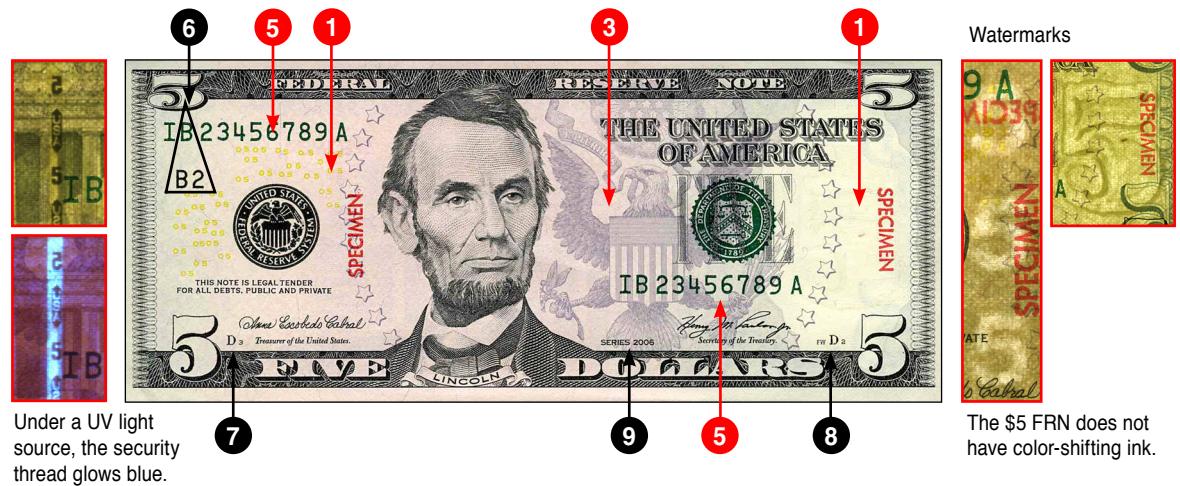
- 9 Series Year**

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

**2004 style \$10 note issued March, 2006**



**2004 style \$5 note issued March, 2008**



The \$5 FRN does not have color-shifting ink.



U.S. Department of  
Homeland Security

United States  
Secret Service

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Color-Shifting  
Ink in Front  
Lower Right  
Numeral

	Portrait	Watermark	Security Thread	Microprinting	Other Microprinting	
<b>2004 Style</b>						
100	Franklin	Franklin	Left of portrait	"THE UNITED STATES OF AMERICA" along Franklin's collar; small "100" in the note's vertical borders; "USA" along bottom of Franklin's portrait	"ONE HUNDRED USA" along the golden quill; "USA 100" around the blank space containing the portrait watermark	Copper to Green Also appears in the bell in the inkwell
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 eagle's 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
<b>1996 Style</b>						
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

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.uscurrency.gov](http://www.uscurrency.gov)  
[www.secretservice.gov](http://www.secretservice.gov)

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