

Don't Be Fooled by *Counterfeit* Bills



As technology advances, so does the quality and availability of counterfeit currency. The super dollar, today's most sophisticated fake bill, is nearly impossible to detect without specialized equipment. People can easily buy realistic-looking "fake" money online. While these bills have markings designating them as "copy" or "play" money, they can and have been passed off as real to unsuspecting victims.

Accepting counterfeit cash can lead to considerable losses and damage your reputation.

Tips to help you spot fake and counterfeit bills.

- 1 **LOOK** Closely for Blurry Borders, Printing, or Text
- 2 **LOOK** for Security Thread with Micro-printing
- 3 **LOOK** for Marks Indicating It's "Play," "Copy," or "Movie Production" Bills or Notes
- 4 **FEEL** for Unique Texture of Paper and Raised Printing
- 5 **LOOK** for Security Ribbon, Color-shifting Bell in Inkwell (new 100's)
- 6 **EXAMINE & COMPARE** Serial Numbers
- 7 **TILT & LOOK** for Color-shifting Number
- 8 **LOOK** for Watermark & Federal Reserve Indicator
- 9 **LOOK** for Red and Blue Threads Woven into Paper
- 10 **LOOK** for Security Threads That Glow in Ultraviolet Light

1 **LOOK closely for blurry borders, printing or text.** Look around the edges of the bill and at any small text. Authentic bills have extremely detailed microprinting, meaning that even under a magnifying glass, the printing is crisp and the micro-text on the bill should be readable.

2 **LOOK for the security thread with microprinting.** Hold the bill under the light to make sure there is a security thread that runs from top to bottom of the bill, either on the right or left side of the image. In the \$10 and \$50 bills, the security strip is located to the right of the portrait, and in the \$5, \$20, and \$100 bills, it's to the left. Authentic bills have microprinting in the security thread as another layer of security. Below is a list of the microprinted phrases on authentic banknotes:

- \$5 bill says "USA FIVE"
- \$20 bill says "USA TWENTY"
- \$10 bill says "USA TEN"
- \$50 bill says "USA 50"
- \$100 bill says "USA 100"

3 **LOOK for Marks Stating "Play," "Copy," or "Movie Production" Bills.** These can be easily purchased online and easily mistaken for real bills if in low-light or rushed situations. Marks usually found where a real bill has the official "The United States of America" and the top left-hand corner's serial number. Also, usually found on the back of the bill.



4 **FEEL Unique Texture of Paper and Raised Printing.** The paper that bank notes are printed on is not sold commercially. All authentic banknotes have raised printing, which is difficult for counterfeiters to reproduce. To detect raised printing, run your fingernail carefully down the note. You should feel some vibration on your nail from the ridges of the raised printing. If you don't feel this texture, then you should check the bill further.

5 **LOOK for Security Ribbon and Color-Shifting Bell in Inkwell on New \$100's.** This security feature is only on the new \$100 bills. The 3-D strip runs from top to bottom and should have bells on it that appear to shift from side-to-side as you tilt the bill back and forth.

6 **Examine Serial Numbers.** The letter that starts a bill's serial number corresponds to a specific year, so if the letter doesn't match the year printed on the bill, it is counterfeit. See chart below for list of letter-to-year correspondence. Make sure that the serial numbers on a bill match. Fake bills may have serial numbers that are not evenly spaced or that are not perfectly aligned in a row. No two bills should have the same serial number.

YEAR	SERIES LETTER	YEAR	SERIES LETTER	YEAR	SERIES LETTER
1996	A	2004A	G	2013	M
1999	B	2006	H	2017	N
2001	C	2006	I	2017A	P
2003	D	2009	J	2021	Q
2004	E	2006A	K		
2003A	F	2009A	L		

7 **TILT & LOOK for color shifting ink.** Hold the bill up in the light and rotate it back and forth. Any authentic \$5 bills or higher made after 1996 should shift from green to copper or copper to green, depending on how you are looking at it.

8 **LOOK for the watermark.** Hold the bill up to the light and look for a watermark. Newer bills should have faces. Older bills may just have what looks like a faded oval. If there is no watermark or if the watermark "face" does not match the "face" on the bill, then it is probably counterfeit.

9 **LOOK for red and blue threads in the bill.** Authentic bills have little red and blue threads woven randomly into the fabric of the bill. If you don't see any, then the bill may be counterfeit.

10 **LOOK for Security Threads That Glow in Ultraviolet Light.** Ultraviolet light is a clear-cut way of telling if a bill is counterfeit. The security thread on authentic bills glow as follows:

- \$5 bill glows blue
- \$10 bill glows orange
- \$20 bill glows green
- \$50 bill glows yellow
- \$100 bill glows red/pink

This provides some general tips. Check out these helpful guides offered by the U.S. Secret Service, the branch of government responsible for investigating counterfeit currency, and the U.S. Currency Education Program:

- **Know Your Money Guide:** <https://www.secretservice.gov/sites/default/files/reports/2020-12/KnowYourMoney.pdf>
- **Quick Reference Guide:** <https://www.uscurrency.gov/sites/default/files/downloadable-materials/files/en/quick-reference-guide-en.pdf>

What to do if you are given counterfeit currency?

Report it @ <https://www.uscurrency.gov/report-counterfeit>. At F&M, we're here to help you, too.

Learn more on the resources page of our website at [FMPierz.com](https://www.FMPierz.com).



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