



FEDERAL RESERVE BANK  
OF DALLAS

TONY J. SALVAGGIO  
FIRST VICE PRESIDENT

July 25, 1991

DALLAS, TEXAS 75222

Notice 91-64

**TO:** The Chief Executive Officer of  
each financial institution in the  
Eleventh Federal Reserve District

**SUBJECT**

**Introduction of New Currency Security Features**

**DETAILS**

The U.S. Department of the Treasury and the Federal Reserve recently announced the introduction of two new security enhancements to U.S. currency: a security thread and microprinting. These new anticounterfeiting enhancements will appear first in Series 1990 \$100 notes, which are expected to be issued during September, followed by \$50 notes a few months later. Other denominations, with the possible exception of \$1 notes, will be introduced within the next five years. There will be no recall or demonetization of the existing currency, so no action will be required of the public. Existing notes will circulate with the enhanced notes.

The new features will augment existing counterfeit deterrents in the currency and will help deter the use of advanced copier and printing systems for counterfeiting currency. The security thread is a polyester strip embedded in the paper to the left of the Federal Reserve seal. The thread is printed with the letters "USA" and the note's denomination (for example, "USA 100") in a repeated up-and-down pattern along the length of the strip. Although the thread is visible when the note is held to a light, the reflected light of copiers cannot reproduce the thread.

The words "The United States of America" are repeated in microprinting along the sides of the portrait. The letters are too small to be read without a magnifier and cannot be reproduced distinctly by a copier.

These new features, as well as the existing security features of U.S. currency, are explained in the enclosed information kit. The materials in the kit may be used to train your employees about the currency security features--particularly the employees who handle currency or routinely answer inquiries from your customers. The kit also contains a statement stuffer that you may send to commercial customers or individual account holders. Space has been left for information about your institution.

Please feel free to produce transparencies from the color transparency masters included in the kit. You may order additional brochures and posters, at cost, from the Federal Reserve Bank of Kansas City. An excellent videotape that describes new and existing currency security features is available for use as a group or stand-alone training tool and may be obtained with the enclosed order form.

It is important that the public understand that these new features are part of the government's continuing effort to ensure the security of U.S. currency. These new features will be effective only if the public can recognize and use them, and the financial community is well situated to help maintain public confidence.

#### ENCLOSURE

Enclosed is an information kit concerning the new currency security features.

#### MORE INFORMATION

For more information about the security features, please contact Mary Rosas, (214) 651-6336, at the Dallas Office; Javier Jimenez, (915) 521-8202, at the El Paso Branch; Luke Richards, (713) 652-1544, at the Houston Branch; or John Bullock, (512) 978-1403, at the San Antonio Branch.

For additional copies of this Bank's notice, please contact the Public Affairs Department at (214) 651-6289.

Sincerely,

A handwritten signature in cursive script, reading "Tony J. Saluzzo". The signature is written in dark ink and is positioned below the word "Sincerely,".

# new and existing security features for your dollars' protection

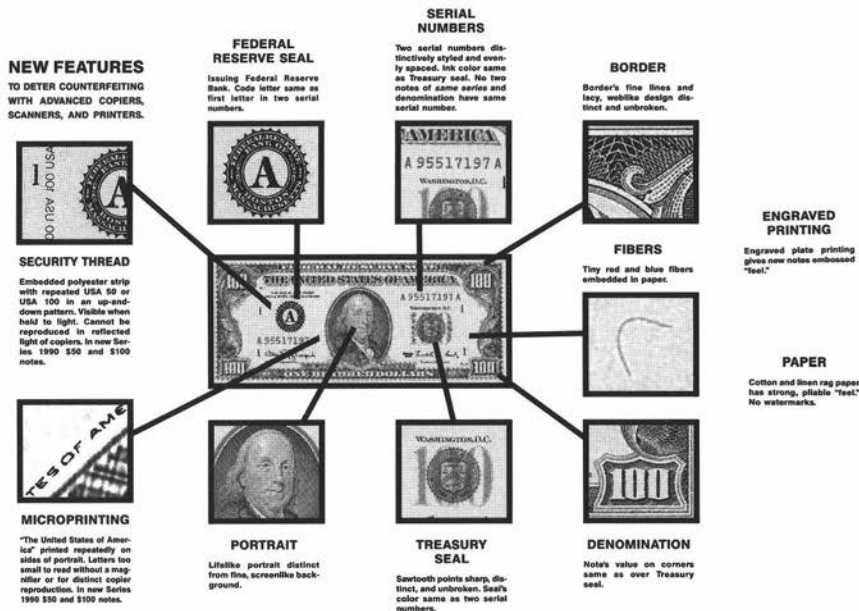
## GET ACQUAINTED WITH YOUR MONEY

Existing security features are easy to see once you know what to look for. The two new design enhancements were selected for easy recognition and use as well as their counterfeit deterrent features.

Look for differences, not similarities. Compare a suspect note with a genuine note of the same denomination and series. Pay attention to the high quality printing and paper.

## WHAT TO DO IF YOU SUSPECT A COUNTERFEIT

- ✓ Do not return it to the passer. Delay the person if possible without endangering yourself.
- ✓ Observe the passer's description, as well as that of any companions. Get vehicle license numbers.
- ✓ Telephone the police or the United States Secret Service.
- ✓ Initial and date an unprinted portion of the note.
- ✓ Handle the note as little as possible to preserve fingerprints. Carefully place it in a protective covering such as an envelope.
- ✓ Surrender the note only to a properly identified police officer or Secret Service agent.



# **Your Money Matters...**

## **Enhanced Currency**

The Department of the Treasury's Bureau of Engraving and Printing is producing currency with a security thread and microprinting to augment existing counterfeit deterrent features.

The enhancements, which cannot be distinctly copied, will deter counterfeiters who might attempt to use new color copiers, laser scanners, and digital printing equipment expected to be widely available within the coming years.

Security-enhanced Series 1990 \$100 and \$50 notes are the first to be circulated by the Federal Reserve System. Other denominations will be introduced over the next five years, with the exception of the one dollar note, which does not pose a great risk.

## **Existing Security Features**

Existing design deterrents include the special paper; the lacy, weblike border; the Department of the Treasury and Federal Reserve seals; the embedded red and blue fibers; the distinct and lifelike portrait; and the distinctive style and placement of the denomination and serial numbers.

## **No Recall--Just Replacement**

New and existing currency will co-circulate. Both will be legal tender. There are no plans for a recall. Enhanced currency will replace worn or damaged notes in the normal process of currency circulation.

## **Counterfeiting--Not a Problem Now**

Counterfeiting is not a significant problem now. The vast majority of counterfeits are believed to be seized before being passed to the public. Counterfeits amounted to a minute fraction of the 7 billion genuine notes produced in 1989. The United States Secret

Service, responsible for counterfeit enforcement, is successful in controlling the integrity of U.S. currency.

Counterfeiting United States currency or altering genuine currency to increase its value is against the law and is punishable by a fine of up to \$5,000, 15 years imprisonment, or both. In 1989, almost 99 percent of prosecuted arrests were convicted.

Full color photographs or printed reproductions of United States currency are also illegal. Black and white reproductions are permitted, but they must be larger than 150% or smaller than 75% of genuine currency.

# Your Money Matters...

*new and existing security features for your dollars' protection*

## NEW FEATURES

**TO DETER COUNTERFEITING WITH ADVANCED COPIERS, SCANNERS, AND PRINTERS.**



## SECURITY THREAD

Embedded polyester strip with repeated USA 50 or USA 100 in an up-and-down pattern. Visible when held to light. Cannot be reproduced in reflected light of copiers. In new Series 1990 \$50 and \$100 notes.



## MICROPRINTING

"The United States of America" printed repeatedly on sides of portrait. Letters too small to read without a magnifier or for distinct copier reproduction. In new Series 1990 \$50 and \$100 notes.

## FEDERAL RESERVE SEAL

Issuing Federal Reserve Bank. Code letter same as first letter in two serial numbers.



## SERIAL NUMBERS

Two serial numbers distinctively styled and evenly spaced. Ink color same as Treasury seal. No two notes of same series and denomination have same serial number.



## BORDER

Border's fine lines and lacy, wobbly design distinct and unbroken.



## FIBERS

Tiny red and blue fibers embedded in paper.



## PORTRAIT

Lifelike portrait distinct from fine, screenlike background.



## TREASURY SEAL

Sawtooth points sharp, distinct, and unbroken. Seal's color same as two serial numbers.



## DENOMINATION

Note's value on corners same as over Treasury seal.

## ENGRAVED PRINTING

Engraved plate printing gives new notes embossed "feel."

## PAPER

Cotton and linen rag paper has strong, pliable "feel." No watermarks.

If you suspect a counterfeit, call the police or U.S. Secret Service. Put the bill in an envelope and note person's description.

**ENHANCED AND EXISTING NOTES WILL CO-CIRCULATE. NO RECALL IS PLANNED. REGARDLESS OF WHEN FIRST ISSUED, UNITED STATES AUTHORIZED CURRENCY REMAINS LEGAL TENDER.**



BOARD OF GOVERNORS  
FEDERAL RESERVE SYSTEM



OFFICE OF THE TREASURER  
OF THE UNITED STATES



DEPARTMENT OF THE TREASURY  
BUREAU OF ENGRAVING AND PRINTING

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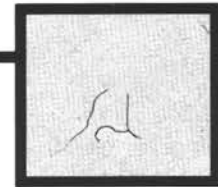
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# *Your Money Matters...* **FACT SHEET**

## THE HISTORY OF PAPER MONEY

In the early days of the nation, before and just after the Revolution, Americans used English, Spanish, and French money.

### **Colonial Notes 1690**

The Massachusetts Bay Colony issued the first paper money in the colonies which would later form the United States.

### **Continental Currency 1775**

American colonists issued paper currency for the Continental Congress to finance the Revolutionary War. The notes were backed by the "anticipation" of tax revenues. Without solid backing and easily counterfeited, the notes quickly became devalued, giving rise to the phrase "not worth a Continental."

### **Nation's First Bank 1781**

Also to support the Revolutionary War, the Continental Congress chartered the Bank of North America in Philadelphia as the nation's first "real" bank.

### **The Dollar 1785**

The Continental Congress determined that the official monetary system would be based on the dollar, but the first coin representing the start of this system would not be struck for many years.

### **First U.S. Bank 1791**

After adoption of the Constitution in 1789, Congress chartered the First Bank of the United States until 1811 and authorized it to issue paper bank notes to eliminate confusion and simplify trade. The bank served as the U.S. Treasury's fiscal agent, thus performing the first central bank functions.

### **Monetary System 1792**

The federal monetary system was established with the creation of the U.S. Mint in Philadelphia. The first American coins were struck in 1793.

### **Second U.S. Bank 1816**

The Second Bank of the United States was chartered for 20 years until 1836.

### **State Bank Notes 1836**

With minimum regulation, a proliferation of 1,600 local state-chartered, private banks now issued paper money. State bank notes, with over 30,000 varieties of color and design, were easily counterfeited. That, along with bank failures, caused confusion and circulation problems.

### **Civil War 1861**

On the brink of bankruptcy and pressed to finance the Civil War, Congress authorized the United States Treasury to issue paper money for the first time in the form of non-interest bearing Treasury Notes called Demand Notes.

### **Greenbacks 1862**

Demand Notes were replaced by United States Notes. Commonly called "greenbacks," they were last issued in 1971. The Secretary of the Treasury was empowered by Congress to have notes engraved and printed, which was done by private banknote companies.

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<b>The Design 1863</b>	The design of U.S. currency incorporated a Treasury seal, the fine line engraving necessary for the difficult-to-counterfeit intaglio printing, intricate geometric lathe work patterns, and distinctive linen paper with embedded red and blue fibers.
<b>Gold Certificates 1865</b>	Gold certificates were issued by the Department of the Treasury against gold coin and bullion deposits and were circulated until 1933.
<b>Secret Service 1865</b>	The Department of the Treasury established the United States Secret Service to control counterfeits, at that time amounting to one-third of circulated currency.
<b>National Bank Notes 1866</b>	National Bank Notes, backed by U.S. government securities, became predominant. By this time, 75 percent of bank deposits were held by nationally-chartered banks. As State Bank Notes were replaced, the value of currency stabilized for a time.
<b>Bureau of Engraving and Printing 1877</b>	The Department of the Treasury's Bureau of Engraving and Printing started printing all U.S. currency, although other steps were done outside.
<b>Silver Certificates 1878</b>	The Department of the Treasury was authorized to issue Silver Certificates in exchange for silver dollars. The last issue was in the Series of 1957.
<b>Currency Production Consolidated 1910</b>	The Department of the Treasury's Bureau of Engraving and Printing assumed all currency production functions, including engraving, printing, and processing.
<b>Federal Reserve Act 1913</b>	After 1893 and 1907 financial panics, the Federal Reserve Act of 1913 was passed. It created the Federal Reserve System as the nation's central bank to regulate the flow of money and credit for economic stability and growth. The system was authorized to issue Federal Reserve Notes, now the only U.S. currency produced and 99 percent of all currency in circulation.
<b>Standardized Design 1929</b>	Currency was reduced in size by 25 percent and standardized with uniform portraits on the faces and emblems and monuments on the backs.
<b>In God We Trust 1957</b>	Paper currency was first issued with "In God We Trust" as required by Congress in 1955. The inscription appears on all currency Series 1963 and beyond.
<b>Security Thread and Microprinting 1990</b>	A security thread and microprinting were introduced, first in \$50 and \$100 notes, to deter counterfeiting by advanced copiers and printers.





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# **FACT SHEET**

## **TECHNICAL BACKGROUND SECURITY FEATURES**

The Department of the Treasury's Bureau of Engraving and Printing is producing United States currency with new security features to be introduced by the Federal Reserve System starting with Series 1990 \$50 and \$100 notes. These features—a denominated security thread and microprinting deter counterfeiting with advanced color copier, scanner, and printing equipment. They were selected after extensive testing and evaluation of numerous banknote security devices, many of which are used successfully by other countries with lower production and circulation demands. The following criteria were applied:

### **EVALUATION CRITERIA**

- Effectiveness:** Counterfeit deterrent effectiveness was tested by reprographic equipment manufacturers and government scientists. The ease of public and cash handler recognition and use was also considered.
- Durability:** Durability was tested under the rigors of normal circulation. Tests included crumpling, folding, laundering, and soaking in a variety of solvents such as gasoline, acids, and laundry products.
- Cost:** Production tests were conducted to determine if a feature would adversely affect production or cost, which in 1989 amounted to 7 billion notes at 2.6 cents per note.
- Appearance:** Features were evaluated on their compatibility with the traditional design of United States currency.

### **DEVICES/FEATURES EVALUATED**

- Holograms:** These three-dimensional, laser-generated image devices undergo color or image shifts when tilted. Although commonly used on credit cards, holograms were too expensive and fragile for U.S. currency applications. Simulated circulation tests (folding, crumpling, and chemical soaks) destroyed the image.
- Multiple Diffraction Gratings:** Diffraction gratings have different line spacings that are superimposed to break up light into various color patterns. This produces image and color shifts depending upon the viewing angle. These devices were expensive for large production demands and did not survive simulated circulation testing.
- Thin Film Interference Filter:** This multilayer reflective device produces a distinct and controlled color shift when tilted (gold to green or red to blue). The device evaluated for U.S. currency, more durable than holograms or diffraction gratings, would require major currency production changes. It also did not survive simulated circulation testing.

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- Watermarks:** Watermarks applied during the paper manufacturing process produce a distinct design that can be seen in transmitted light. This security feature, common in other world currencies, would require a complete redesign to give sufficient clear space for U.S. currency effectiveness.
- Latent Image:** An image is created by multidirection engraved lines that are visible when viewed at a specific angle. Effectiveness is based on the three-dimensional effect of intaglio printing. The device rapidly degraded and was difficult to detect after simulated U.S. currency circulation.
- Background Color Tints:** Complex color tints (rainbow tints) are commonly used in security documents to provide subtle, difficult-to-produce color gradations. Useful against older copiers and photographic reproduction equipment, the tints were not as effective against advanced copiers or scanners. A redesign would be required to successfully utilize this type of deterrent in U.S. currency.
- Metameric Pairs:** Two inks, appearing the same color under normal light, appear different under intense copier and scanner lights. Copies show color differences. Some foreign currencies have this feature. For U.S. currency, a significant redesign would be required to provide the large area of metameric colors necessary for effectiveness.
- Security Threads:** Several variations of security threads were evaluated, such as windowed, solid, and denominated. These devices have a continuous filament or ribbon embedded into the base paper during manufacture. They can also be manufactured with identifying information, such as the denomination.
- The security thread determined to be the most effective counterfeit deterrent for U.S. currency is visible when held to the light and invisible in the reflected light of copiers or scanners. It is durable, cost effective, and can be incorporated into the traditional design.
- Microprinting:** Text is printed too small (6 to 7 thousandths of an inch) to be accurately copied by reprographic equipment. Microprinting is inexpensive, durable, and can be incorporated into the current U.S. currency design. After the original engraving, it is reproduced as part of the normal printing operation.



# *Your Money Matters...* **FACT SHEET**

## ADVANCED COPIER AND PRINTER TECHNOLOGY

Advanced copier and printer technology improved dramatically during the 1980s and is expected to continue to mature during the remainder of the 20th century. Some of this equipment is capable of accurately reproducing the colors and fine line detail of security documents and is seen as a threat to United States currency.

Market surveys indicate that as quality, affordability, and availability increase, advanced equipment will become the standard in offices, copy centers, and printing facilities. Industry analysts forecast that up to 1.7 million color copiers and 1.8 million color printers will be in use by the end of 1994. The color copier of the '90s has been compared to the color television of the '70s, when color became the standard rather than the exception.

Of the new technologies, advanced copiers, electronic scanners, and color workstations are the primary threats to currency. They do not require extensive expertise to operate and are expected to become widely accessible. Of these, only about 30 percent pose a serious threat because of high quality, high resolution capabilities.

### ADVANCED COLOR COPIERS

There are two types of advanced color copiers: analog or optical imaging systems and digital imaging systems. Analog imaging systems scan the image optically and directly or indirectly make an image on paper. These systems include photographic, electrophotographic, and Cycolor. Digital imaging systems optically scan an image and convert it by computer into digital signals used to make an image on paper. Digital systems include thermal transfer, ink jet, and also an advanced electrophotographic.

#### Photographic – (Analog/optical)

Photographic based color copiers at under \$20,000 offer exceptionally high quality reproductions using photographic paper. This technology, even with improvements for less specialized use, is not a threat to security documents since copies are readily identifiable by the special photographic paper.

#### Cycolor – (Analog/optical)

This light activated analog imaging technology has a unique process using microencapsulated primary color dyes. The color copier is relatively inexpensive at under \$10,000. The color quality is considered good, but the special paper requirements reduce the threat to currency security.

#### Thermal Transfer – (Digital)

Color thermal copiers, usually associated with computer digital printers, are priced around \$10,000. The copiers produce shiny, waxy copies in the lower quality range and are not viewed as a major counterfeit threat.

#### Color Ink Jet – (Digital)

Designed for the engineering/scientific area, this technology is capable of making good quality, over-size copies at 400 dots-per-inch with plain paper copying. Priced at approximately \$95,000, it is not widely available and does not pose a current risk to currency security.

(more)

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### Electrophotography – (Analog/optical and digital)

The electrophotographic process provides a high quality plain paper copy at high copy speeds (up to 23 copies per minute) and a per copy cost of from 7 to 15 cents. High end digital copiers of this type can faithfully reproduce the fine detail of currency, and as the price lowers below the \$20,000 point, these copiers are expected to pose an increasing threat to currency security. Market surveys project conservatively that 40,000 electrophotographic copiers will be placed in the United States by 1993.

### **ELECTRONIC SCANNERS**

Scanner equipment electronically scans an image or text off of an original document and digitizes it into a computer-readable form. The image may be displayed on a screen, changed, or combined with other images. The edited image can then be stored, printed on a color output device, or used to make offset or gravure printing plates. Medium quality scanners can scan or read 100 dots per inch (dpi). High quality 400 dpi scanners can read very small one point type as well as half tones. Advanced copiers and printing equipment using this technology are considered a security threat because of flexible editing capabilities and fine detail reproductions.

Scanner equipment is mostly found in large graphic design firms. One thousand dpi color scanners are priced at \$25,000; 400 dpi units are less. As prices drop, this technology will become increasingly available in design, printing, and advertising organizations.

### **COLOR WORKSTATION**

A color workstation combines the latest personal computer, software, printer/copier, and video camera/scanner technologies. The data or image can be stored indefinitely on magnetic floppy disks or other media and copied later on a color output device. A document scanned in one location can be printed on any compatible printer. Output quality depends on the dpi resolution and scanner and printer capabilities. Printer resolution is of greater importance because scanner input can be edited to enhance quality.

By the middle of 1990, it is anticipated that the personal computer will be linked to a digital copier to produce high quality, inexpensive copies directly from the digitized information in the personal computer. With the trend to use charts, graphs, and illustrations (many of which are now generated by computers) in presentations and reports, it is expected that color workstations will soon be commonly found in business operations.



# Your Money Matters... **FACT SHEET**

## STUDIES

### UNITED STATES CURRENCY SECURITY FEATURES

#### Security Thread and Microprinting

Reactions to the New U.S. Currency: Analysis of Focus Group Discussions, November 3, 1986. Market Facts Inc., funded by the Federal Reserve Board.

To determine public reaction to currency with security thread and microprinting. Focus group participants were satisfied with their currency but would accept the addition of a security thread and microprinting for well-communicated counterfeit deterrent reasons.

#### Counterfeit Threat

Advanced Reprographic Systems: Counterfeiting Threat Assessment and Deterrent Measures, June, 1986. National Academy of Sciences, funded by the Bureau of Engraving and Printing.

To assess counterfeit threat from specific advanced reprographic equipment and recommend counterfeit deterrents. Confirmed threat and recommended action. For near term, suggested combination of conventional deterrent devices, including a security thread.

#### Visual Deterrents

Evaluation of Visual Counterfeiting Deterrent Features, May 1, 1985. Battelle Columbus Laboratory, funded by the Federal Reserve Board.

To analyze visual counterfeit deterrent alternatives. Battelle Columbus Laboratory developed comparative data on alternative visual deterrent features to assist Department of the Treasury officials in currency design decision. Features recommended included optical variable devices (thin film or hologram), background tints, security thread, and watermarks.

#### Design Change Reactions

Reactions to U.S. Currency Redesign: Analysis of Focus Group Discussion, September 21, 1983. Market Facts Inc., funded by the Federal Reserve Board.

To obtain further data on public opinion regarding currency design. Found public willing to accept design changes for counterfeit protection.

#### Advanced Imaging Technologies

The Impact of Emerging Imaging Technologies on Counterfeiting of U.S. Currency, August 16, 1983. Battelle Columbus Laboratory, funded by Federal Reserve Board.

To evaluate counterfeit threat from advanced copier and printer technology. Found question not whether color copiers will present a threat but when.

#### U.S. Currency Acceptance

Final Report: Stage Two, Public Acceptance of Proposed Changes in U.S. Currency Project, February 23, 1981. University of Michigan Graduate School of Business, Division of Research, funded by the Federal Reserve Board.

To determine public opinion on currency redesign. Found the public satisfied with currency design but would support a design change to deter counterfeiting.

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For more information, contact:  
Office of Public Affairs  
202-447-0193

## **DEPARTMENT OF THE TREASURY BUREAU OF ENGRAVING AND PRINTING**

### **THE U.S. GOVERNMENT'S SECURITY PRINTER**

- Since October 1, 1877, all United States currency has been printed by the Bureau of Engraving and Printing, which started out as a six-person operation using steam powered presses in the Department of Treasury's basement.
- Now 2,300 Bureau employees occupy 25 acres of floor space in two Washington, D.C. buildings flanking 14th Street. Currency and stamps are designed, engraved, and printed 24 hours a day on 30 high-speed presses. A new state-of-the-art Fort Worth, Texas, Western Currency Facility adds to the Nation's currency production capacity.
- In 1990, at a cost of 2.6 cents each, over 7 billion notes worth about \$82 billion will be produced for circulation by the Federal Reserve System. Ninety-five percent will replace unfit notes and five percent will support economic growth. At any one time, \$200 million in notes may be in production.
- Notes currently produced are the \$1 (45 percent of production time), \$5 and \$10 (12 percent each), \$20 (26 percent), \$50 (2 percent), and \$100 (3 percent).
- The Bureau also prints White House invitations and some 500 engraved items, such as visa counterfoils, naturalization documents, commissions, and certificates for almost 75 Federal departments and agencies.

### **TOURS**

- The Bureau of Engraving and Printing is one of the most popular tourist stops in Washington—over 500 thousand visit the printing facility each year.
- Free 20-minute, self-guided tours may be taken Monday through Friday, 9 a.m. to 2 p.m., except for Federal holidays and the week between Christmas and New Year's. Tours start on Raoul Wallenberg Place (formerly 15th Street).
- Visitors can see press runs of 32-note currency sheets, Federal Reserve and Treasury seals applied, examiners ensuring high-quality notes, and 4,000 note "bricks" readied for distribution to Federal Reserve banks.

### **VISITORS CENTER**

- At the Visitors Center, history, production, and counterfeit exhibits showcase interesting information about United States currency.
- Many unique items, such as uncut currency sheets of 32, 16, or 4 one dollar notes; \$1 bags of \$150 worth of shredded currency; engraved collectors' prints; souvenir cards; and Department of the Interior Duck Stamps, may be purchased at the sales counter.

### **MAIL ORDER SALES**

- Persons wishing to receive notices on new Bureau products or to order by mail can write: Mail Order Sales, Bureau of Engraving and Printing, 14th and C Streets, S.W., Room 602-11A, Washington, D.C. 20228.

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## **THE FEDERAL RESERVE: CENTRAL BANK OF THE UNITED STATES**

### **Federal Reserve System**

The Federal Reserve System was created by the Federal Reserve Act, passed by the Congress in 1913, in order to provide for a safer and more flexible banking and monetary system. For about a hundred years before the creation of the Federal Reserve, periodic financial panics had led to failures of a large number of banks, with associated business bankruptcies and general economic contractions. Following the studies of the National Monetary Commission, established by the Congress a year after the particularly severe panic of 1907, several proposals were put forward for the creation of an institution designed to counter such financial disruptions. After considerable debate, the Federal Reserve System was established. Its original purposes were to give the country an elastic currency, provide facilities for discounting commercial credits, and improve the supervision of the banking system.

### **Economic Stability and Growth**

From the inception of the Federal Reserve System, it was clear that these original purposes were aspects of broader national economic and financial objectives. Over the years, stability and growth of the economy, a high level of employment, stability in the purchasing power of the dollar, and a reasonable balance in transactions with foreign countries have come to be recognized as primary objectives of governmental economic policy.

### **Currency Circulation**

An important function of the Federal Reserve System is to ensure that the economy has enough currency and coin to meet the public's demand. Currency and coin are put into or retired from circulation by the Federal Reserve Banks, which use depository institutions as the channel of distribution. When banks and other depository institutions need to replenish their supply of currency and coin—for example, when the public's need for cash rises around holiday shopping periods—depository institutions order the cash from the Federal Reserve Bank or Branch in their area, and the face value of that cash is charged to their accounts at the Federal Reserve. When the public's need for currency and coin declines, and depository institutions return excess cash to a Federal Reserve Bank, its value is credited to the account of the depository institution.

### **Unfit and Counterfeit Notes**

Responsibility for maintaining the physical quality of circulating United States paper currency is shared by the Federal Reserve Banks and the U.S. Department of the Treasury. Each day, millions of dollars of deposits in Reserve Banks made by depository institutions are carefully scrutinized. The Reserve Banks are responsible for receiving, verifying, authenticating, and storing currency and shipping it as needed. Currency that is in good condition for further circulation is stored for later distribution. Worn or mutilated notes are removed from circulation and destroyed. Counterfeit notes which are detected are forwarded to the U.S. Secret Service, an agency of the Treasury Department.

### **Federal Reserve Notes**

Virtually all currency in circulation is in the form of Federal Reserve notes, which are printed by the Bureau of Engraving and Printing of the U.S. Treasury. The Reserve Banks are currently authorized to issue notes in denominations of \$1, \$2, \$5, \$10, \$20, \$50, and \$100. Coins are produced by the Treasury's United States Mint.

### **Cash Transfers**

Currency and coin are used primarily for small transactions. In the aggregate, such transactions probably account for only a small proportion of the total value of all transfers of funds.

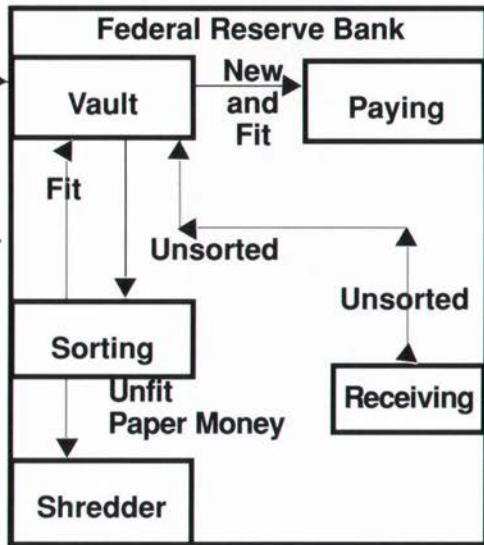
***Your Money Matters to you, and it matters to your U.S. Government***





New  
Paper  
Money

*Bureau of Engraving  
and Printing*



New and Fit

Shredder

## FLOW OF CURRENCY

into and out of circulation



New and Fit

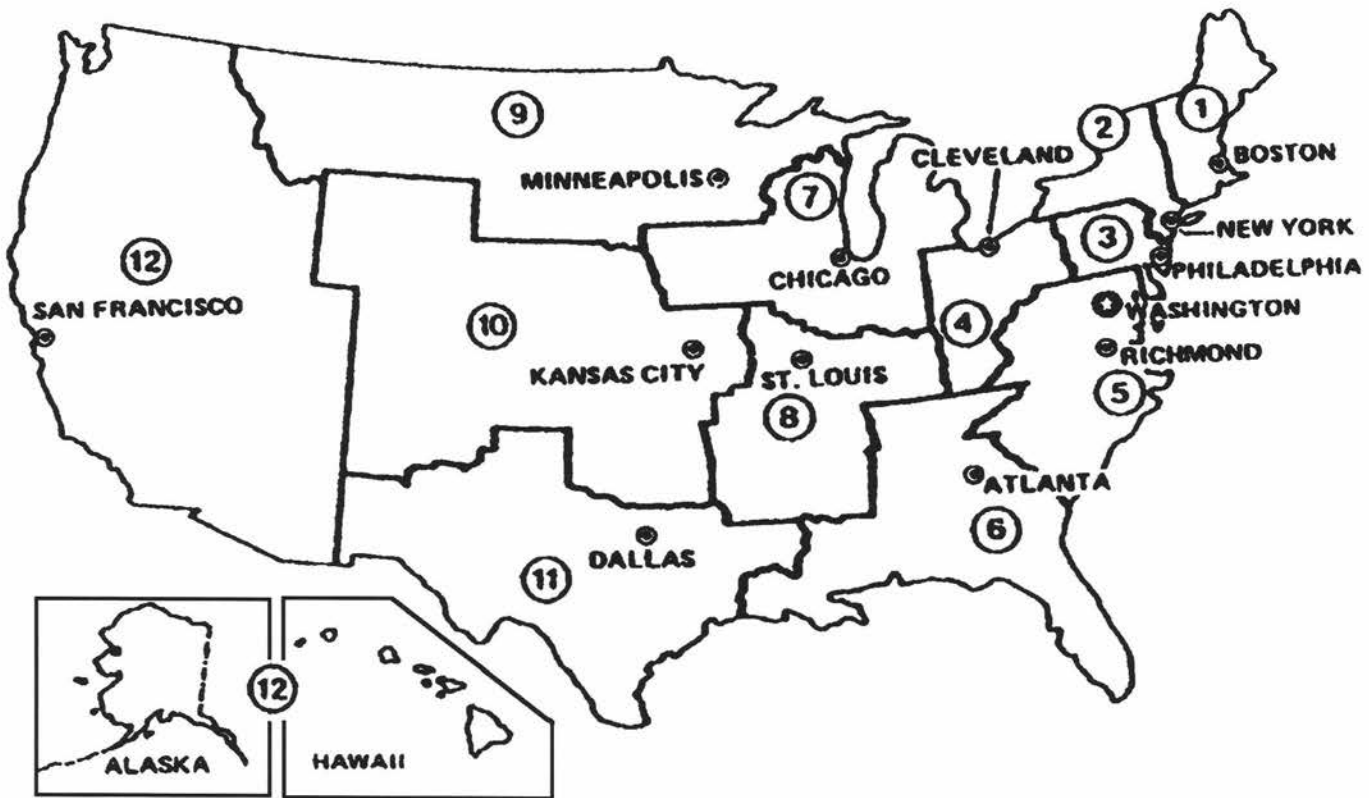
Depository  
Institutions

The Public

Unsorted



# FEDERAL RESERVE DISTRICT MAP



## DISTRICT

- 1 Boston
- 2 New York
- 3 Philadelphia
- 4 Cleveland
- 5 Richmond
- 6 Atlanta

## DISTRICT

- 7 Chicago
- 8 St. Louis
- 9 Minneapolis
- 10 Kansas City
- 11 Dallas
- 12 San Francisco

## LIST OF FEDERAL RESERVE SYSTEM LOCATIONS

Board of Governors of the Federal Reserve System, Washington, D.C. 20551

Federal Reserve Banks	Telephone Number	District	Address
<b>BOSTON*</b>	617-973-3000	1	600 Atlantic Avenue, Boston, Massachusetts 02106
<b>NEW YORK*</b> Buffalo Branch	212-720-5000 716-849-5000	2	33 Liberty Street (Federal Reserve P.O. Station), New York, New York 10045 160 Delaware Avenue, Buffalo, New York 14202 (P.O. Box 961, Buffalo, New York 14240-0961)
<b>PHILADELPHIA</b>	215-574-6000	3	Ten Independence Mall, Philadelphia, Pennsylvania 19106 (P.O. Box 66, Philadelphia, Pennsylvania 19105)
<b>CLEVELAND*</b> Cincinnati Branch Pittsburgh Branch	216-579-2000 513-721-4787 412-261-7800	4	1455 East Sixth Street, Cleveland, Ohio 44114 (P.O. Box 6387, Cleveland, Ohio 44101) 150 East Fourth Street, Cincinnati, Ohio 45202 (P.O. Box 999, Cincinnati, Ohio 45201-0999) 717 Grant Street, Pittsburgh, Pennsylvania 15219 (P.O. Box 867, Pittsburgh, Pennsylvania 15230)
<b>RICHMOND*</b> Baltimore Branch Charlotte Branch  Culpeper Communications and Records Center	804-697-8000 301-576-3300 704-358-2100  703-829-1600	5	701 East Byrd Street, Richmond, Virginia 23219 (P.O. Box 27622, Richmond, Virginia 23261) 502 South Sharp Street, Baltimore, Maryland 21201 (P.O. Box 1378, Baltimore, Maryland 21203) 530 E. Trade Street, Charlotte, North Carolina 28202 (P.O. Box 30248, Charlotte, North Carolina 28230) Mount Pony Rd., State Rte. 658, (P.O. Drawer 20, Culpeper, Virginia 22701)
<b>ATLANTA</b> Birmingham Branch  Jacksonville Branch  Miami Branch Nashville Branch New Orleans Branch	404-521-8500 205-731-8500  904-632-1000  305-591-2065 615-251-7100 504-586-1505	6	104 Marietta Street, N.W., Atlanta Georgia 30303 1801 Fifth Avenue North, Birmingham, Alabama 35203 (P.O. Box 830447, Birmingham, Alabama 35283-0447) 800 Water Street, Jacksonville, Florida 32204 (P.O. Box 929, Jacksonville, Florida 32231-0044) 9100 Northwest 36th Street, Miami, Florida 33178 (P.O. Box 520847, Miami, Florida 33152) 301 Eighth Avenue, North, Nashville, Tennessee 37203 525 St. Charles Avenue, New Orleans, Louisiana 70130 (P.O. Box 61630, New Orleans, Louisiana 70161)
<b>CHICAGO*</b> Detroit Branch	312-322-5322 313-961-6880	7	230 South LaSalle Street, Chicago, Illinois 60604 (P.O. Box 834, Chicago, Illinois 60690-0834) 160 W. Fort Street, Detroit, Michigan 48226 (P.O. Box 1059, Detroit, Michigan 48231)
<b>ST. LOUIS</b> Little Rock Branch Louisville Branch Memphis Branch	314-444-8444 501-372-5451 502-568-9200 901-523-7171	8	411 Locust Street, St. Louis, Missouri 63102 (P.O. Box 442, St. Louis, Missouri 63166) 325 West Capitol Avenue, Little Rock, Arkansas 72201 (P.O. Box 1261, Little Rock, Arkansas 72203) 410 South Fifth Street, Louisville, Kentucky 40202 (P.O. Box 32710, Louisville, Kentucky 40232) 200 North Main Street, Memphis, Tennessee 38103 (P.O. Box 407, Memphis, Tennessee 38101)
<b>MINNEAPOLIS</b> Helena Branch	612-340-2345 406-442-3860	9	250 Marquette Avenue, Minneapolis, Minnesota 55480 400 North Park Avenue, Helena, Montana 59601
<b>KANSAS CITY</b> Denver Branch Oklahoma City Branch Omaha Branch	816-881-2000 303-572-2300 405-270-8400 402-221-5500	10	925 Grand Avenue, Kansas City, Missouri 64198 1020 16th Street, Denver, Colorado 80202 (Terminal Annex-P.O. Box 5228, Denver, Colorado 80217) 226 Dean A. McGee Avenue, (P.O. Box 25129, Oklahoma City, Oklahoma 73125) 2201 Farnam Street, Omaha, Nebraska 68102 (P.O. Box 3958, Omaha, Nebraska 68103)
<b>DALLAS</b> El Paso Branch Houston Branch San Antonio Branch	214-651-6111 915-544-4730 713-659-4433 512-224-2141	11	400 South Akard Street (Station K), Dallas, Texas 75222 301 East Main Street, El Paso, Texas 79901 (P.O. Box 100, El Paso, Texas 79999) 1701 San Jacinto Street, Houston, Texas 77002 (P.O. Box 2578, Houston, Texas 77252) 126 East Nueva Street, San Antonio, Texas 78204 (P.O. Box 1471, San Antonio, Texas 78295)
<b>SAN FRANCISCO</b> Los Angeles Branch  Portland Branch Salt Lake City Branch Seattle Branch	415-974-2000 213-683-2300  503-221-5900 801-322-7900 206-343-3600	12	101 Market Street, San Francisco, California 94105 (P.O. Box 7702, San Francisco, California 94120) 950 South Grand Avenue, Los Angeles, California 90015 (Terminal Annex-P.O. Box 2077, Los Angeles, California 90051) 915 S.W. Stark Street, Portland, Oregon 97205 (P.O. Box 3436, Portland, Oregon 97208) 120 South State Street, Salt Lake City, Utah 84111 (P.O. Box 30780, Salt Lake City, Utah 84130) 1015 Second Avenue, Seattle, Washington 98104 (P.O. Box 3567, Seattle, WA, Washington 98124)

\*Additional offices of these Banks are located at Lewiston, Maine 04240; Windsor Locks, Connecticut 06096; Cranford, New Jersey 07016; Jericho, New York 11753; Utica Oriskany, New York 13424; Columbus, Ohio 43216; Columbia, South Carolina 29210; Charleston, West Virginia 25328; Des Moines, Iowa 50306; Indianapolis, Indiana 46206; and Milwaukee, Wisconsin 53201.



# *Your Money Matters...* **FACT SHEET**

## THE U.S. SECRET SERVICE AND COUNTERFEITING

- By the end of the Civil War, between one-third and one-half of all U.S. paper currency in circulation was counterfeit.
- On July 5, 1865, the Secret Service was created under the U.S. Department of the Treasury. In less than a decade, counterfeiting was sharply reduced.
- In the past 10 years, the breakdown of denominations counterfeited has changed dramatically. The total of known \$50 and \$100 notes counterfeited has increased by 60 percent, while the total of known \$1 and \$5 notes counterfeited has decreased by 16 percent, as follows:

Total \$50 and \$100 notes passed and seized in '90 — 1,240,840  
Total \$50 and \$100 notes passed and seized in '80 — 777,957

Total \$1 and \$5 notes passed and seized in '90 — 72,721  
Total \$1 and \$5 notes passed and seized in '80 — 87,164

- To aid in counterfeit investigations, agents use the Service's modern, well-equipped Forensic Services Lab that includes:
  - a complete library of specimen notes dating back to 1865
  - the largest watermark file in existence
  - the only ink library in existence
  - equipment to examine and analyze notes counterfeited by various types of printing methods as well as by office machine copiers.
- In 1990, 36 percent of the dollar value of known counterfeit currency passed in the U.S. was produced overseas, particularly in Colombia, Italy, Hong Kong, Manila, and Bangkok.
- The Service has confirmation that in 1990 foreign police seized \$50,806,094 in counterfeit U.S. currency.
- In 1990, 139 domestic counterfeit plant operations were suppressed and 18 plants were reported as suppressed on foreign soil.
- The 1980 disposition of prosecuted arrests showed a 98.2 percent conviction rate. In 1990, the conviction rate on prosecuted arrests was 98.9 percent.
- To stem counterfeiting, the Secret Service works in conjunction with local, state, and federal law enforcement. The Service also maintains close liaison with Interpol and foreign law enforcement agencies.
- Thanks to such cooperation, during the past 10 years, the Secret Service seized approximately 90 percent of all known counterfeit currency printed before the currency reached the public.

**For further information, please contact Robert R. Snow,  
Assistant Director, Office of Government Liaison and Public  
Affairs, 1800 G Street, N.W., Room 805, Washington, D.C. 20223.  
Phone: 202/535-5708.**

*Your Money Matters to you, and it matters to your U.S. Government*



*Your  
Money  
Matters...*

# **ORDER FORM**

The materials in this folder have been developed for your use in training your employees about the new and existing security features of United States currency. The transparency masters can be duplicated for personalized presentations to large groups. The brochures, fact sheets and posters reinforce and build on the information covered in the transparency masters.

An instructional videotape sponsored by the Federal Reserve System, Office of the Treasurer of the United States and the Department of the Treasury's Bureau of Engraving and Printing and United States Secret Service has also been produced. This 12½ minute video will add another dimension to your training plan. In fact, with the videotape, the brochure and the poster, new employees can become familiar with the information on their own.

To order the videotape, please send the form below to Vidicopy Corporation. They will handle your order directly.

-----  
Please send us copies of the 12½ minute videotape on YOUR MONEY MATTERS at \$9.95 each for quantities up to 30, including delivery. (Quantities of 31- 99 are \$8.95 each, including delivery.)

\_\_\_\_\_ copies at \$9.95 for a total of \$ \_\_\_\_\_

\_\_\_\_\_ copies at \$8.95 for a total of \$ \_\_\_\_\_

Make your check payable to VIDICOPY CORPORATION and send to:

Vidicopy Corporation  
650 Vaqueros Avenue  
Sunnyvale, CA 94086

For quantity discount rates on 100 copies and above, call Vidicopy Corporation at (408) 739-7390.

-----  
Please send the YOUR MONEY MATTERS videotape copies to:

NAME: \_\_\_\_\_

ORGANIZATION: \_\_\_\_\_

STREET ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP CODE: \_\_\_\_\_

TELEPHONE NUMBER: ( \_\_\_\_\_ ) \_\_\_\_\_



**Your  
Money  
Matters...**

# **ORDER FORM**

Additional copies of the brochure, "Your Money Matters . . .," and the 18" x 24" folded poster are available for teller training or customer information in the quantities and prices listed below.

**Brochures:** Available in units of 100 brochures at a cost of \$4.00 per 100.

**Posters:** Available in units of 5 posters at a cost of \$3.00 per 5 posters.

Please send \_\_\_\_\_ brochures for total price of \_\_\_\_\_.

Please send \_\_\_\_\_ posters for total price of \_\_\_\_\_.

Enclosed is a check for \_\_\_\_\_ payable to the Federal Reserve Bank of Kansas City.

Contact \_\_\_\_\_ Telephone ( \_\_\_\_\_ ) \_\_\_\_\_

Return this order form to:

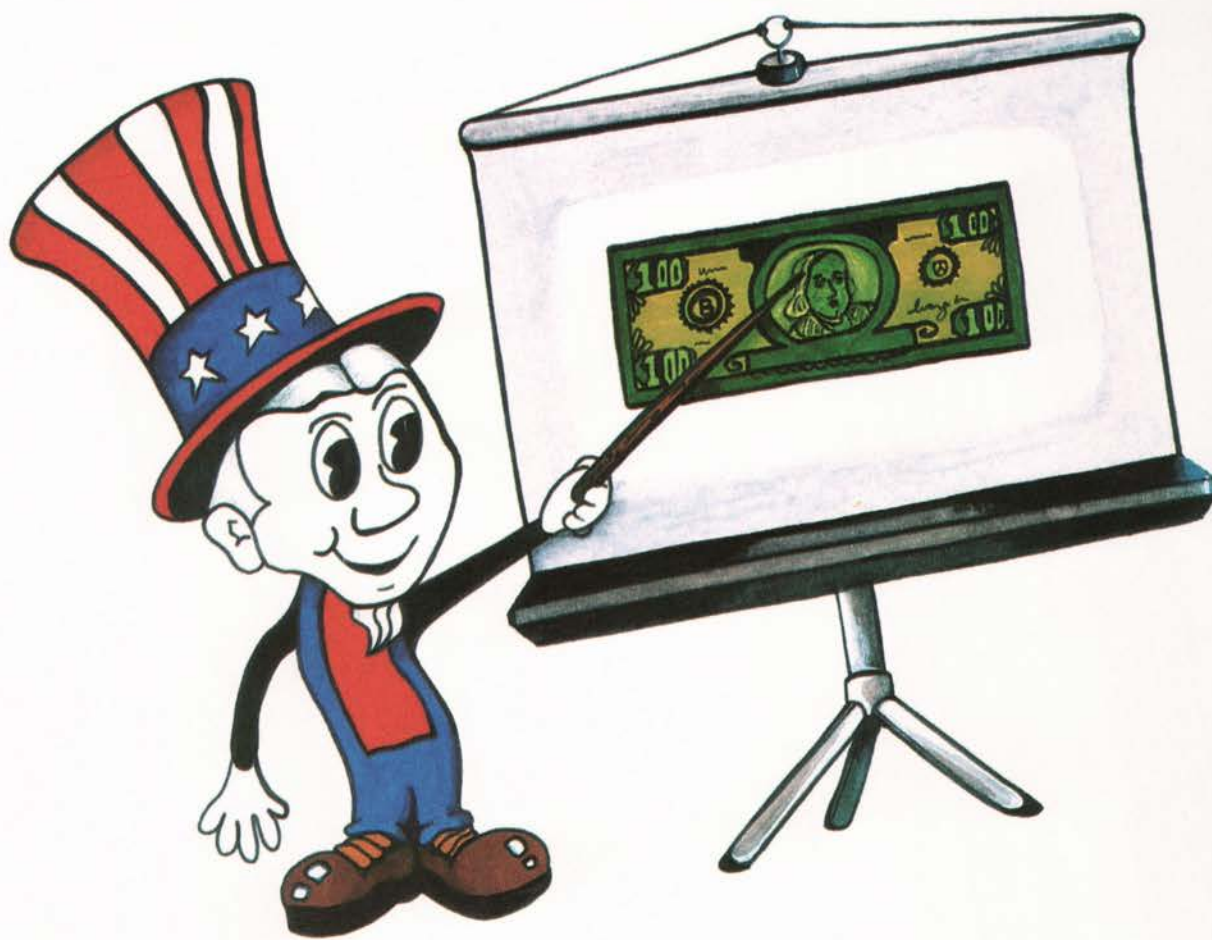
YOUR MONEY MATTERS  
Federal Reserve Bank of Kansas City  
P.O. Box 419442  
Kansas City, MO 64141-6442

Below is the address label for your order. Please type or print. If you are ordering both posters and brochures, please fill out the label information twice. Thank you.

-----  
NAME: \_\_\_\_\_  
INSTITUTION: \_\_\_\_\_  
STREET ADDRESS: \_\_\_\_\_  
CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

-----  
NAME: \_\_\_\_\_  
INSTITUTION: \_\_\_\_\_  
STREET ADDRESS: \_\_\_\_\_  
CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

# Your Money Matters...



## TRANSPARENCY MASTERS ON: UNITED STATES CURRENCY SECURITY FEATURES

BOARD OF GOVERNORS  
FEDERAL RESERVE SYSTEM

OFFICE OF THE TREASURER  
OF THE UNITED STATES

DEPARTMENT OF THE TREASURY  
Bureau of Engraving and Printing



# UNITED STATES CURRENCY SECURITY FEATURES

- U.S. currency is recognized and valued by people everywhere.
- Most widely held currency in the world.
- More counterfeited because of universal acceptance and traditional design.
- But counterfeiting is not a big problem now—just a minute fraction of the \$70 billion notes produced in 1989 or the \$240 billion in worldwide circulation.
- The U.S. Secret Service, responsible for counterfeit enforcement, keeps counterfeiting under control, aided by currency design deterrents.
- Numerous security features have been a part of U.S. currency design for almost a century—the paper, border, seals, portraits, serial numbers, fibers, and the finely-engraved printing all protect against counterfeiting.
- However, advanced copier, scanner, and printing technology will pose a new counterfeiting threat.
- People with access to modern equipment at work, at copy centers and at printing facilities could make counterfeits in widely dispersed areas—potentially an unmanageable enforcement problem.
- The Department of the Treasury's Bureau of Engraving and Printing has produced notes with two new security features—a security thread and microprinting—to hinder advanced copier and printer counterfeiting.
- Series 1990 \$50 and \$100 notes are the first to have the features. Other denominations will follow over the next five years.
- The security-enhanced currency is being introduced by the Federal Reserve Banks as replacements for worn or damaged notes in the normal circulation process.
- Existing and enhanced currency will co-circulate. Both are legal tender. No recall is planned.

# Your Money Matters...

*new and existing security features for your dollars' protection*

## NEW FEATURES



**SECURITY THREAD**

## FEDERAL RESERVE SEAL



## SERIAL NUMBERS



## BORDER



## FIBERS



**MICROPRINTING**



**PORTRAIT**



**TREASURY SEAL**



**DENOMINATION**

## ENGRAVED PRINTING



## PAPER



# U.S. CURRENCY SECURITY FEATURES

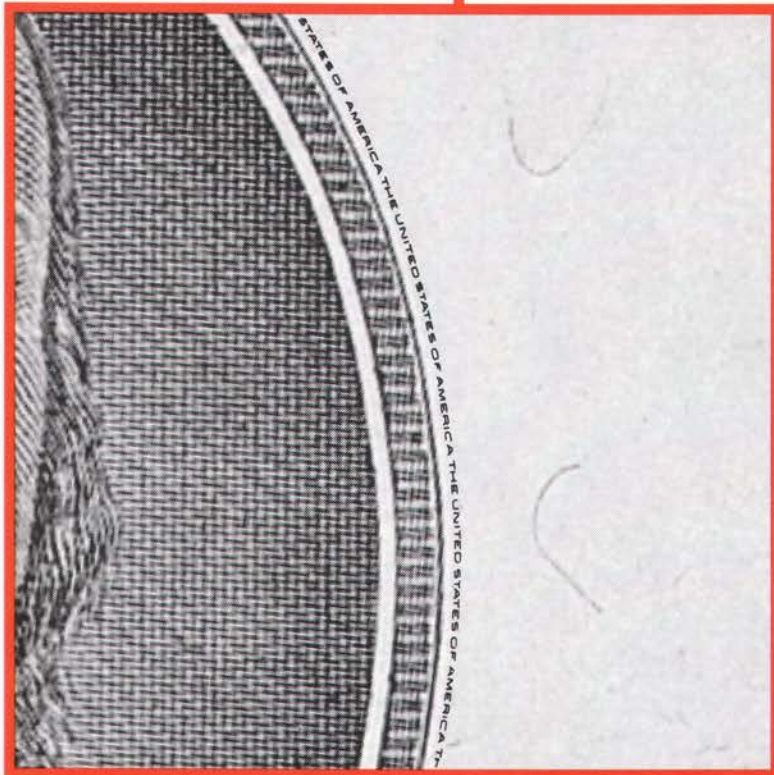
## NEW SECURITY THREAD



- Polyester strip embedded in the paper in clear left field between the Federal Reserve seal and border.
- Visible when held to a light, it cannot be copied in the reflected light of copiers.
- Deters counterfeiters with easy access to modern copier and printer equipment.
- Has USA and the note's value printed in an up-and-down pattern which can be seen from the front or back.

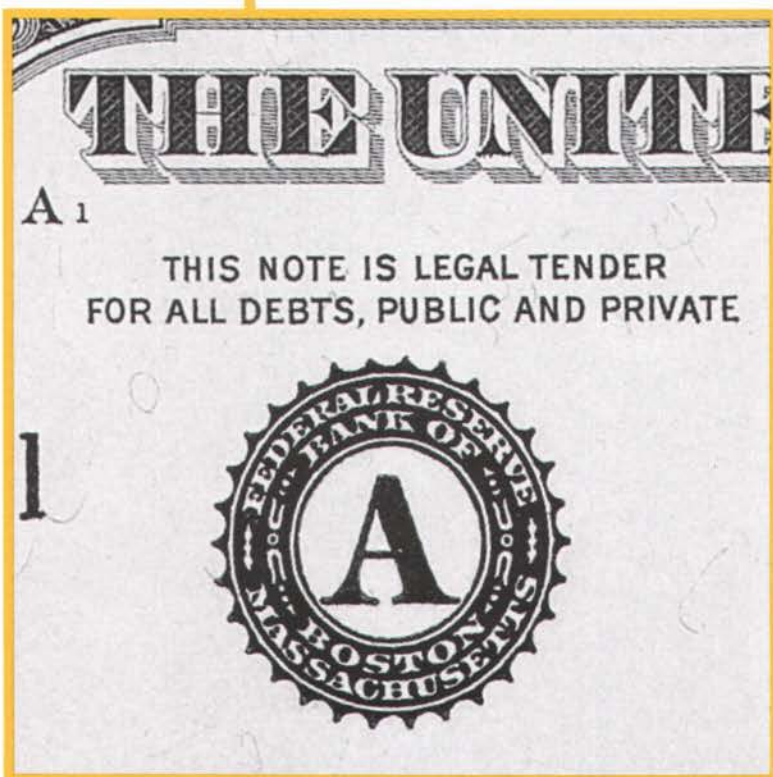
# U.S. CURRENCY SECURITY FEATURES

## NEW MICROPRINTING



- “The United States of America” is printed repeatedly along the sides of the portrait.
- Printing is so small (6 to 7 thousandths of an inch) that it cannot be read without a magnifier.
- To the naked eye, it appears like another line.
- Microprinting this small cannot be reproduced distinctly by advanced copiers.

# U.S. CURRENCY SECURITY FEATURES FEDERAL RESERVE SEAL



- **Black seal with name of the Federal Reserve bank issuing note. In this note, it's the Federal Reserve Bank of Boston (first (1) Federal Reserve District).**
- **Bank district number (1) appears in four places on the note—on each side, placed above and below the center.**
- **Code letter of the Federal Reserve bank authorizing the note (In this case, A for Boston).**
- **Letter is the same as the first letter of serial numbers in upper right and lower left of the note.**

## FEDERAL RESERVE DISTRICT BANKS

There are 12 Federal Reserve District Banks. Each is designated by a number and corresponding letter of the alphabet, e.g. Boston: 1, A; New York: 2, B.

1	Boston	A	7	Chicago	G
2	New York	B	8	St. Louis	H
3	Philadelphia	C	9	Minneapolis	I
4	Cleveland	D	10	Kansas City	J
5	Richmond	E	11	Dallas	K
6	Atlanta	F	12	San Francisco	L

# U.S. CURRENCY SECURITY FEATURES

## SERIAL NUMBERS



- Serial numbers in upper right and lower left have distinctive style, are evenly spaced, and are printed in the same green ink as Treasury seal.
- No two notes of the same series and denomination have the same serial number, e.g. each Series 1990 \$100 note has a different number.
- Replacement notes for those damaged in production have a star at end of the serial number.
- Beginning letter stands for Federal Reserve Bank authorizing the note.

# U.S. CURRENCY SECURITY FEATURES BORDER



- Fine lines around border are clear and unbroken.
- Lacy, weblike design within border also has distinct, unbroken white lines.
- Counterfeits may have blurred and indistinct lines.



# U.S. CURRENCY SECURITY FEATURES

## FIBERS



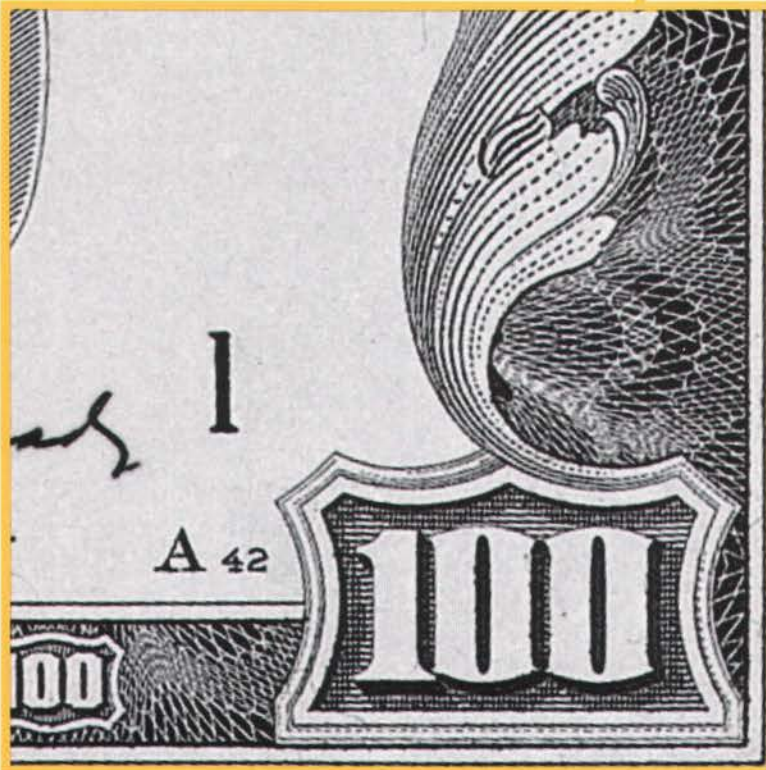
- Tiny red and blue fibers are embedded in the paper.
- Randomly spaced, they appear on both the front and back of the note.
- Counterfeiters sometimes simulate fibers with surface printing.





# U.S. CURRENCY SECURITY FEATURES

## DENOMINATION



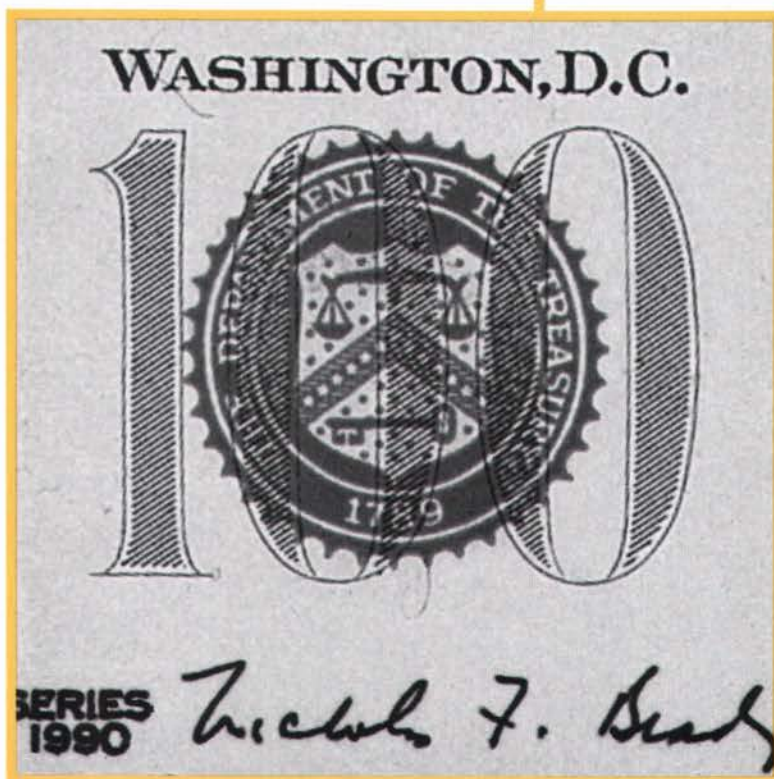
- The denomination is the same on the corners as printed under the Treasury seal.
- One method of counterfeiting is to alter genuine currency to increase its face value.
- “Raised notes” may have the numerals from high denomination bills glued or taped in the corners of lower denomination notes.
- An entire face may be glued to a different back.

### IF A NOTE IS SUSPECT:

- Compare the portrait with the back design and the numerals. Do they correspond?
- Compare the suspect note to a genuine note of the same denomination and series year.
- Compare the denomination of the note as printed under the Treasury seal with the denomination numerals on each corner.

# U.S. CURRENCY SECURITY FEATURES

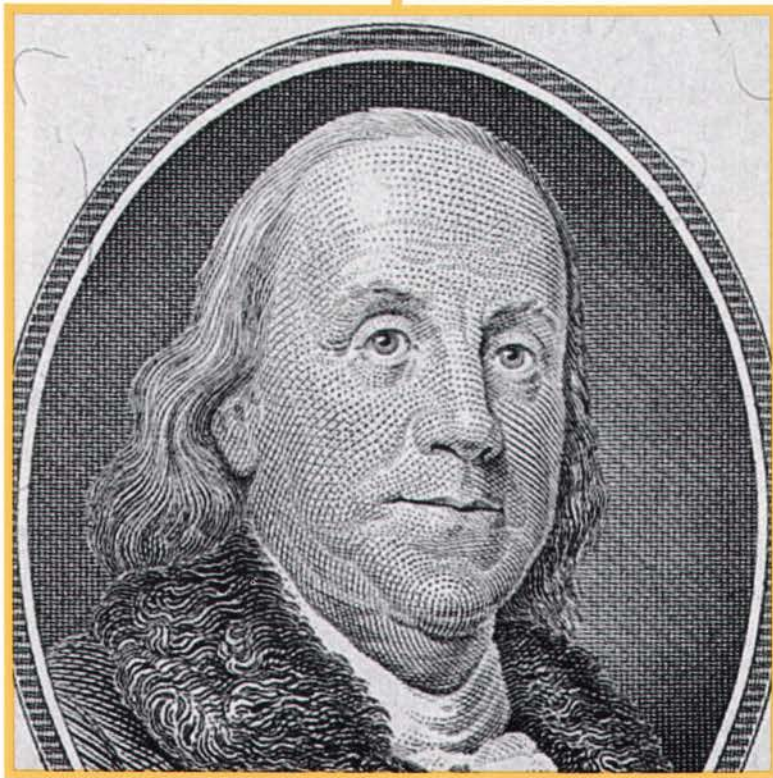
## DEPARTMENT OF THE TREASURY SEAL



- Starting with the 1963 B Series \$1 notes, the Department of the Treasury inscription was changed from Latin to English. All notes of 1969 series year and later have the English version.
- Printed in the same green ink as serial numbers in the upper right and lower left of note.
- Sawtooth points are sharp and distinct. Counterfeits may be uneven, blunt, or broken.
- Seal is printed over denomination (in this example, over the "100") although it looks like it is interwoven with or under the denomination.

# U.S. CURRENCY SECURITY FEATURES

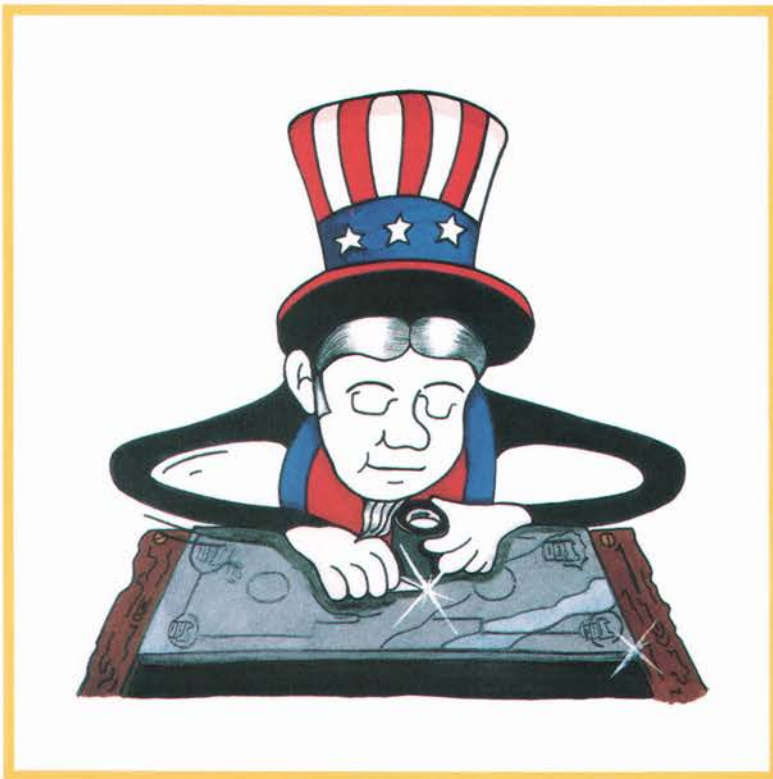
## PORTRAIT



- **Portrait appears lifelike. The eyes almost sparkle.**
- **Stands out distinctly from fine, screenlike background.**
- **Counterfeit portrait usually lifeless and flat. Details merge into the background which is often dark and mottled.**

# U.S. CURRENCY SECURITY FEATURES

## ENGRAVED PRINTING



- Master craftsmen engrave currency designs onto steel plates.
- Notes produced from engraved plates give the surface of new notes an embossed or raised “feel.”

# U.S. CURRENCY SECURITY FEATURES

## PAPER



- Paper is made of 75% cotton and 25% linen to withstand the rigors of currency circulation.
- Has strong, pliable “feel.”
- Does not have watermarks.

# U.S. CURRENCY SECURITY FEATURES

## PORTRAITS AND BACK DESIGNS

### FACE

### BACK

\$100



**BENJAMIN FRANKLIN**



**INDEPENDENCE HALL**

\$50



**ULYSSES S. GRANT**



**U.S. CAPITOL**

\$20



**ANDREW JACKSON**



**WHITE HOUSE**

\$10



**ALEXANDER HAMILTON**



**U.S. TREASURY BUILDING**

\$5



**ABRAHAM LINCOLN**



**LINCOLN MEMORIAL**

\$1



**GEORGE WASHINGTON**



**GREAT SEAL OF UNITED STATES**

The \$2 note, not currently produced by the Bureau of Engraving and Printing, has Thomas Jefferson on the face and the signing of the Declaration of Independence on the back.

## ***U.S. CURRENCY SECURITY FEATURES*** ***COUNTERFEITS***

### **If you suspect a counterfeit:**

- **DO NOT** return it to the passer.
- **DELAY** the passer if possible without risking harm.
- **OBSERVE** and record the passer's description, as well as that of any companions.
- **NOTE** license plate number and make of car.
- **TELEPHONE** the police or the United States Secret Service.
- **WRITE** your initials and the date on an unprinted portion of the suspect note.
- **DO NOT** handle the note more than necessary. Place it in a protective envelope.
- **SURRENDER** the note only to a properly identified police officer or U.S. Secret Service Agent.