

# Know Your Money

**2004 style** Federal Reserve notes (FRNs) incorporate background colors and large, borderless portrait images.

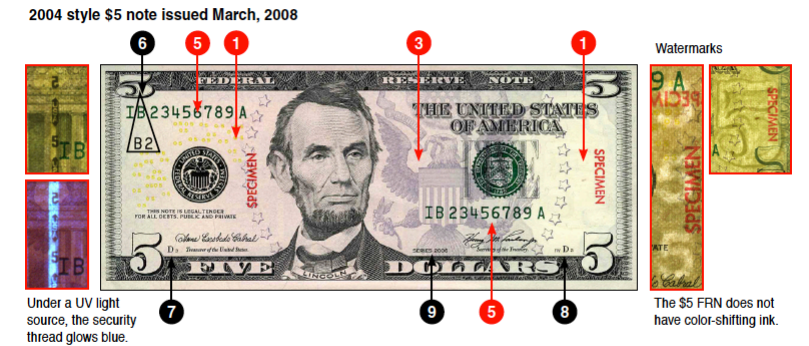
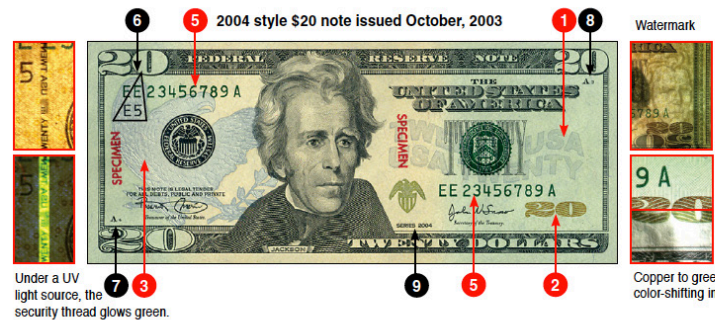
**Paper** U.S. currency paper consists of 25% linen and 75% cotton and contains small randomly dispersed red and blue security fibers embedded throughout the paper.

**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 “100s” 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.



Sources: United States Department of Homeland Security and United States Secret Service

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CASH HANDLING TIPS



**Respect drawer limits to reduce your risk and exposure.**

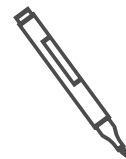


**Keep your drawer or terminal secured at all times.**



**Slow down when you feel that you may be losing track.**

- Double-touch any cash differences - have someone else verify discrepancies.
- If bill doesn't "feel" right – stop and verify.
- Follow your company policy about reporting anything suspicious.



**When possible, use counterfeit pens to ensure bill is authentic.**



**Use the three count method.**

1. Receive money from the customer
2. Receive money into drawer (best practice: lay it across first and put it in the drawer after step 3)
3. Count back any change to your customer



**Keep passwords, access codes, and keys secure and confidential.**

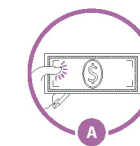


**Smile!**  
Customers appreciate you when you provide them the correct money exchange with a smile.

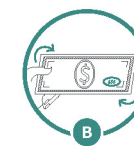
AVOID QUICK CHANGE ARTISTS

- Watch out for teams.
- Be cautious about customers who pay for small items with large denominations.
- Stay focused when giving customers change.
- No matter how many times they change their mind, focus on collecting the customer's money and making correct change.

KNOW THE \$20



**FEEL**  
Distinct texture



**TILT**  
Color-shifting ink



**CHECK**  
Portrait watermark and security thread

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