

**NATIONAL CREDIT UNION ADMINISTRATION**  
**1775 Duke Street, Alexandria, VA 22314**

DATE: September 1998

LETTER NO.: 98-CU-18

TO: All Credit Unions

SUBJECT: The new \$20 dollar bill

On September 24th, the U.S. Government will begin issuing a new \$20 bill. The redesigned \$20 notes include both familiar and new features that make the new currency easier to identify as genuine and more secure against counterfeiting.

All credit unions have a real interest in preparing members and employees for the new bills. Such a significant number of \$20 bills are handled by credit union members and employees, that it is important for us to take the necessary steps to arm them with the knowledge they need to prevent the passing of counterfeit bills.

We urge all credit union officials to prepare their employees and members for the new \$20's. The U.S. Treasury Department and Federal Reserve System have developed a series of materials that introduce the new features and provide instructions to determine if the bills are genuine. Among the training materials are:

- color posters (for display in lobby and employee areas; includes a diagram detailing the new bill's security features)
- brochures (for distribution to employees and members)
- tent card (for display on desks and counter tops)

There are a number of other items listed on the enclosed order form that are available to you free of charge. We encourage you to take advantage of this resource and use these materials to educate your employees and your members.

The U.S. Secret Service is tracking a dramatic increase around the nation in counterfeiting using a new generation of inexpensive and widely available computer printers, scanners and color copiers. Educating credit union employees and members can smooth the transition to the new currency, deter the passing of forged bills and prevent serious losses for everyone. Thank you for your help with this nation-wide initiative.

Attached is a copy of the “New Designs For Your Money” by the Department of Treasury and an order form for educational materials.

Sincerely,

                  /S/                    
Norman E. D’Amours  
Chairman

Attachments

# NEW DESIGNS FOR YOUR MONEY

The United States of America is issuing currency with new features. These features will help protect against technologies that could be used for counterfeiting. Newly designed \$20 notes are being issued in fall 1998. New \$50 and \$100 notes have already been introduced. Lower denominations will follow. There will be no recall or devaluation of any U.S. currency. Old or new, all U.S. currency always will be honored at full face value.

**Federal Reserve Indicators** A new seal represents the entire Federal Reserve System. The letter and number under the left serial number identify the issuing Federal Reserve Bank.

**Microprinting** "The United States of America" is on the lower edge ornamentation of the oval framing the portrait. On the front of the note, "USA 20" is repeated within the number in the lower left corner.

**Portrait** A larger, off-center portrait allows room for a watermark.

**Security Thread** A vertically embedded thread to the far left of the portrait indicates the \$20 denomination. The words "USA TWENTY" and a flag can be seen from both sides against a light. The number "20" appears in the star field of the flag. The thread glows green under an ultraviolet light.

**Watermark** A watermark identical to the portrait is visible from both sides against a light.

**Color-Shifting Ink** The number in the lower right corner on the front of the note looks green when viewed straight on, but black at an angle.

**Fine Line Printing Patterns** The fine lines printed behind the portrait and building are difficult to replicate.

**Low-Vision Feature** The large numeral on the back of the \$20 note is easy to read.

**Serial Numbers** An additional letter is added to the serial number.



\$100 note, issued in March, 1996.



\$50 note, issued in October, 1997.