



# Currency NOTES



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# U.S. PAPER CURRENCY – AN OVERVIEW

## THE FEDERAL RESERVE SYSTEM

The Federal Reserve System (commonly referred to as the “Fed”) operates as the Nation’s central bank and comprises a Board of Governors, 12 regional Federal Reserve banks located in major financial centers, and several thousand commercial banks that are members of the system. One of the important functions of the Federal Reserve System is to ensure that adequate amounts of currency and coin are in circulation. Depository institutions, such as commercial banks, savings banks, savings and loan associations, and credit unions, buy currency from Federal Reserve banks to meet customer demand. The value of that cash is charged to their accounts and when the need for currency and coin declines, these institutions return excess cash to a Federal Reserve bank, which in turn credits the appropriate account.

The establishment of the Federal Reserve System in 1913 was a culmination of past efforts to institute centralized banking operations in the United States. As a result, the Federal Reserve Act of December 23, 1913, established the Federal Reserve System and authorized the printing of Federal Reserve Notes. Since these notes were first issued in 1914, they have always been produced by the Bureau of Engraving and Printing.

The 12 Federal Reserve banks and their code letters are:

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

## CURRENCY TODAY

### Federal Reserve Notes

Today, the only currency notes issued are Federal Reserve Notes in denominations up to \$100.

## CURRENCY NOTES

\$100 Federal Reserve Note, 1914, back

\$50 Federal Reserve Note, 2004, face





The first issues (1914 and 1918) of Federal Reserve Notes were in denominations of \$5, \$10, \$20, \$50, \$100, \$500, \$1,000, \$5,000, and \$10,000. These notes were larger in size than today's Federal Reserve Notes and featured either red or blue Treasury Seals. With the introduction of Series 1928, the large-size notes were reduced to their present size and green Treasury Seals were overprinted on all denominations. As with earlier issues, these notes were printed in denominations of \$5 through \$10,000. In 1963, \$1 Federal Reserve Notes were introduced; \$2 Federal Reserve Notes began circulating with Series 1976.

The appearance of Federal Reserve Notes remained largely unchanged for over 60 years. In the early 1990s, a security thread and microprinting were introduced to the existing design. All subsequent notes, except the \$1 and \$2 notes, include these features. Beginning with Series 1996, the design of the notes was changed to include additional security features, most notably a larger, off-center portrait, a watermark, and color-shifting ink.

With advances in reproduction equipment and technology making counterfeiting of currency easier and cheaper, Federal Reserve Notes were again redesigned. Beginning with Series 2004, the most noticeable design difference is the introduction of subtle background color. This feature adds complexity to the note, making it more difficult to counterfeit. These new notes also incorporate familiar security features: the watermark, the security thread, and color-shifting ink.

## PAST CURRENCY ISSUES

### Valuation of Currency

The Department of the Treasury redeems all genuine United States currency at face value only and does not render opinions concerning the value of old, rare, or misprinted currencies.

### Demand Notes

Demand Notes represented the first general circulation of paper currency notes by the U.S. Government. Issued in 1861 and 1862 as a way to pay for goods and services related to Civil War costs, the notes were essentially Government IOUs and were called Demand Notes because they were payable "on demand" in coin at certain Treasury facilities. They were also popularly known as "greenbacks" because of the color ink used to print the backs.

Printed by a private company, Demand Notes were sent to the Treasury in sheets of four notes each, where dozens of clerks and laborers signed, separated, and trimmed them by hand before issuance. The notes did not have a Treasury Seal, nor were they signed by the actual Treasury



\$100 Federal Reserve Note,  
1996, back

\$5 Demand Note, 1861, face

officials listed on the note but rather by designated Treasury employees. Demand Notes were supplanted by United States Notes in 1862.

## United States Notes

United States Notes, also known as legal tender notes, were the first widespread United States paper currency. Initially placed into circulation in 1862, they were deemed legal tender, payable for public and private debts. United States Notes were a mainstay of the Nation's currency system well into the 20th century. And, having green backs like Demand Notes, they were also called "greenbacks," making this slang term for Government currency a permanent part of modern culture. Outstanding United States Notes, which were issued in denominations of \$1, \$2, \$5, \$10, \$20, \$50, \$100, \$500, and \$1,000, are redeemable at face value by the Department of the Treasury.

## Fractional Currency

In the early stages of the Civil War period, the public chose to hold on to coins because of their value as precious metal. The result was a shortage of available coins for circulation. To remedy the situation, the congressional act of July 17, 1862 (12 Stat. 592), authorized the use of postage and other stamps for paying debts to the U.S. Government. This created a shortage of postage stamps. To fix this new problem, notes in denominations of less than \$1 were issued, although these were never authorized by legislation. Such notes were known as postage notes or Postage Currency because their designs were taken from existing postage stamps. Later issues of notes in denominations under \$1 had designs more in keeping with the appearance of currency notes. These issues were known as Fractional Currency and were authorized under the congressional act of March 3, 1863 (12 Stat. 709). In all, there were five issues of Fractional Currency of varying denominations from 3 cents to 50 cents authorized between 1862 and 1876.

ISSUE	DENOMINATION	DATES OF ISSUE
First	5, 10, 25 & 50 cents	Aug. 21, 1862 – May 27, 1863
Second	5, 10, 25 & 50 cents	Oct. 10, 1863 – Feb. 23, 1867
Third	3, 5, 10, 25 & 50 cents	Dec. 5, 1864 – Aug. 16, 1869
Fourth	10, 15, 25 & 50 cents	July 14, 1869 – Feb. 16, 1875
Fifth	10, 25 & 50 cents	Feb. 26, 1874 – Feb. 15, 1876

\$10 United States Note, 1901, face

25¢ Postage Currency, 1862, face



## Gold Certificates

Gold Certificates were authorized by legislation in 1863 and were first produced 2 years later in 1865. There were a total of nine issues of the certificates, but only four circulated among the public. This was because Gold Certificates generally served the needs of banks and other financial institutions in settling their gold accounts.

A very colorful and attractive paper currency, Gold Certificates were issued in denominations of \$10, \$20, \$50, \$100, \$500, \$1,000, and \$10,000. Additionally, a \$100,000 Gold Certificate was issued in 1934 but only circulated among Federal Reserve banks.

## The Gold Standard

The gold standard is a system whereby the value of a country's currency is tied to a fixed amount of gold. The gold standard has operated differently at different times and in different countries and has been suspended during times of crisis. The gold standard is no longer used to determine the value of currency. Instead, nations' currencies rise and fall in relation to each other, depending on a variety of factors.

Under the gold standard, currency was “backed” by gold reserves. In the past, such reserves represented only a percentage of the total amount of currency in circulation. Additionally, when a gold standard is in operation, currency can be exchanged for gold, although individual governments determine the specific provisions for redemption.

Beginning in 1933, legislation prohibited the redemption of currency for gold in the United States. By regulating public holding of and dealing in gold, the Government was able to control the supply and price of the precious metal. After the upheavals of the Great Depression and World War II, international monetary agreements called for a new system of fixed currency rates tied to the U.S. dollar, the value of which was tied to gold. Under this system, dollars could be redeemed for gold by foreign governments as part of international trade operations. It was not until 1971 that the United States stopped the redemption of dollars for gold altogether, thereby completely abandoning the gold standard.

## Silver Certificates

Silver Certificates were first issued in 1878 as a result of the Free Silver movement that began in the early 1870s. This movement called for the production of silver coinage, rather than paper notes, by the Government in order to increase the money supply. Advocates of free silver argued that producing more “greenbacks” would not increase the money supply because people would simply redeem the notes for gold. Supporters of



\$20 Gold Certificate, 1905, face

\$5 Silver Certificate, 1899, face



the movement included owners of silver mines in the West, farmers hoping that an expanded currency would increase the price of their crops, and debtors looking to ease the repayment of debts.

The movement was successful in bringing about legislation that required the purchase and coinage of silver bullion by the Government. The legislation also called for the issue of Silver Certificates in return for deposits of silver coinage with the Treasury. The Treasury then maintained enough silver coinage to redeem the certificates if presented for payment.

Although still considered a valid currency, Silver Certificates have not been issued since 1965.

Due to waning Government stocks of silver, on March 25, 1964, the Secretary of the Treasury announced that Silver Certificates would no longer be redeemable for silver dollars. Subsequently, the act of June 24, 1967, provided that Silver Certificates could be exchanged for silver bullion for a period of one year, until June 24, 1968. Thereafter, they could be redeemed at face value only from money in the general fund of the Treasury.

### Treasury (or Coin) Notes

The Treasury Note Act of July 14, 1890, mandated the purchase of silver bullion by the Treasury and directed the Secretary to prepare “Treasury notes of the United States” to pay for the bullion, “in such form and of such denominations...as [the Secretary] may prescribe.” With that, the Secretary issued what came to be known as “Treasury Notes of 1890.”

Treasury Notes were issued under an 1890 Series and an 1891 Series in denominations of \$1, \$2, \$5, \$10, \$20, \$100, and \$1,000; there was also a \$50 note in the 1891 Series. Individuals selling silver turned in bullion to the Treasury and were paid, in accordance with the legislation, with Treasury Notes that were redeemable in coin. Treasury Notes may have become known as “Coin Notes” because they were exchanged for coin; another possible explanation may be that the silver bullion purchased with the notes was to be coined.

### National Bank Notes

Prior to the issuance of currency notes by the Government, private banks issued their own paper currency. The holders of these private bank notes were generally charged exchange rates when spending or redeeming the notes in much the same manner as notes of various countries are

\$1,000 Treasury Note, 1891, face

\$20 National Bank Note, 1882, face



exchanged today. The exchange rates as well as acceptance of the individual bank note issues varied widely from bank to bank across the U.S.

As part of the financing measures aimed at paying the costs of the Civil War, Congress instituted legislation that reformed the Nation's banking system. Consequently, banks were required to purchase and place U.S. Government securities on deposit with the Government in order to be chartered as "national banks" by the Comptroller of the Currency. Additionally, the national banks could then issue new, standardized notes that would be accepted and recognized by national banks across the country.

National Bank Notes were issued between 1863 and 1938. Their design was the same regardless of place of issue, differing only in the name, location, and charter number of the bank.

### Federal Reserve Bank Notes

Federal Reserve *Bank* Notes — not to be confused with Federal Reserve Notes — are no longer issued and are probably the most obscure type of paper currency. Like the more familiar Federal Reserve Notes, Federal Reserve Bank Notes were authorized by the same legislation that created the Federal Reserve System in 1913.

In order to understand what Federal Reserve Bank Notes were and why they were issued, it is necessary to briefly recount the establishment of the Federal Reserve System. With the inception of the new banking system in 1913, Federal Reserve Notes were to be introduced as a new currency at the same time that National Bank Notes (see above) were to be withdrawn from circulation. To avoid any sudden contraction in the money supply, Federal Reserve banks were authorized to issue yet another new type of currency, Federal Reserve Bank Notes; essentially, these new notes were to take the place of National Bank Notes during the transition to Federal Reserve Notes. However, no great contraction in the money supply occurred. Nonetheless, Federal Reserve banks issued Federal Reserve Bank Notes at different times and for different reasons — mostly to serve as an interim or transitional currency — until 1945, when legislation repealed the issuance of such notes.

The main difference between the Federal Reserve Notes and Federal Reserve Bank Notes was that the former were obligations of the U.S. Government whereas the latter were obligations of the individual Federal Reserve banks that issued them. Not all Federal Reserve banks issued the notes at the same time, nor did individual Federal Reserve banks issue the same denominations. Federal Reserve Bank Notes never constituted a significant portion of the overall currency of the country.



\$20 Federal Reserve Bank Note, 1918, face















## VIGNETTE ON THE BACK OF THE \$10 NOTE

Completed in 1927 by Bureau engraver Louis S. Schofield, the vignette on the back of \$10 notes issued between 1928 and 1996 features a scene of the Treasury Building with an automobile in the foreground. However, because of the legal requirements that forbid a Government agency from endorsing a commercial firm or product, it is not a Ford Model T or any other specific type of vehicle. Rather, it was based on a number of different cars manufactured at the time and was the creation of the Bureau designer who developed the artwork that served as a model for the engraving.

## VIGNETTE ON THE BACK OF THE \$100 NOTE

The vignette on the back of the \$100 note is of Independence Hall in Philadelphia. A man and a woman are in front of the hall close to the building; there is no record that these two individuals are embracing. A third man in the engraving is pictured looking toward the building. The hands of the clock on the hall are set at approximately 4:10. Although the time is not readily identifiable to the naked eye, it may be verified if examined under magnification. There are no records explaining why that particular time was chosen.

## ORIGIN OF THE \$ SIGN

Perhaps the most accepted explanation for the origin of the \$ sign is that it evolved from the Mexican or Spanish P for pesos, or piastres, or pieces of eight. This theory, based on the study of old manuscripts, observes that the S gradually came to be overwritten with the P forming a close equivalent to the \$ sign. The \$ sign was widely used before the United States adopted the dollar in 1785.

## THE “GREEN” IN GREENBACKS

The term “greenback” was first given to the Demand Notes of 1861 because the backs of these notes were printed with green ink. It is believed that the green ink was meant as a deterrent to counterfeiters who would have used photography as a means of reproduction. The early camera saw everything in shades of black and white and, as a result, features printed in color lost their individuality when reproduced photographically.

With the introduction of Series 1928, the use of green was continued, most likely because of the strong tradition of using green color on U.S. currency. The association of the color green with paper currency has continued to the present day.



\$10 Federal Reserve Note, back, with vignette of the Treasury Building

\$100 Federal Reserve Note, back, with vignette of Independence Hall



## NATIONAL MOTTO “IN GOD WE TRUST”

The use of the National Motto “In God We Trust” on all currency has been required by law since 1955. This law is codified in section 5114(b) of Title 31, United States Code. The motto first appeared on paper money with the issuance of the \$1 Silver Certificates, Series 1957, and began appearing on Federal Reserve Notes with Series 1963.

## THE GREAT SEAL OF THE UNITED STATES

The face of the Great Seal first appeared on the back of the \$20 Gold Certificate, Series 1905. In 1935, both the obverse and reverse of the seal appeared for the first time on paper money on the backs of \$1 notes. The Department of State is the official keeper of the seal.

Mandated by the First Continental Congress in 1776, the Great Seal took many years of work by multiple individuals and committees before final adoption in 1782. The following description and explanation of both the obverse and reverse of the seal comes from the Department of State pamphlet “The Great Seal of the United States” (September 1996).

### Obverse Side of the Great Seal

The most prominent feature is the American bald eagle supporting the shield, or escutcheon, which is composed of 13 red and white stripes, representing the original States, and a blue top which unites the shield and represents Congress. The motto, E Pluribus Unum (Out of many, one), alludes to this union. The olive branch and 13 arrows denote the power of peace and war, which is exclusively vested in Congress. The constellation of stars denotes a new State taking its place and rank among other sovereign powers.

### Reverse Side of the Great Seal

The pyramid signifies strength and duration: The eye over it and the motto, Annuit Coeptis (He [God] has favored our undertakings), allude to the many interventions of Providence in favor of the American cause. The date underneath is that of the Declaration of Independence and the words under it, Novus Ordo Seclorum (A new order of the ages), signify the beginning of the new American era in 1776.

## SERIES YEAR

The procedure for changing the series date has changed a number of times since the introduction of paper money. Currently, a new series will result from a change in the Secretary of the Treasury, the Treasurer of the United States and/or a change to the note’s appearance, such as a

\$1 Silver Certificate, 1935, showing details of both sides of the Great Seal



new currency design. After the Secretary of the Treasury changes, a new series year is adopted (e.g., 1999). When the Treasurer of the United States changes, a suffix letter is added to the current series year (e.g., 1999A). Additional changes of the Treasurer, whereby the Secretary of the Treasury remains the same, results in subsequent letter changes to the current series year (e.g., 1999B, 1999C, etc.).

## SERIAL NUMBERS ON CURRENCY NOTES

The United States currency numbering system was adopted in 1928. A unique serial number for each note printed prior to 1996 consists of a capital letter used before and after an eight-digit number. The prefix letter corresponds to the Federal Reserve bank letter designation. For example, the Federal Reserve Bank of Richmond is designated as the “E” bank. Thus, the first run of notes of any denomination for this bank will be numbered E00 000 001A, the second run will be numbered E00 000 001B, and succeeding runs will proceed through the alphabet.

Currency printed since 1996 has an additional prefix letter in the serial number. The first letter of the prefix designates the series (for example, the letter A designates Series 1996). The second letter designates the Federal Reserve bank to which the notes are issued.

## THE UNITED STATES TREASURY SEAL ON U.S. CURRENCY

In 1862 the Treasury Seal first appeared on U.S. currency. All subsequent paper money issues included the Treasury Seal, with the exception of the first three issues of Fractional Currency, for which the authorizing laws did not require the Treasury Seal.

Between 1862 and 1929, the color and style of the Treasury Seal printed on currency varied greatly from issue to issue. While the basic design of the seal remained the same — shield with balance, chevron, and key surrounded by the Latin motto — the circumferences of the seals were often embellished with lathework decoration such as scallops, beading, or spikes. One issue was not restricted to one seal type. For example, the \$5 Silver Certificate, Series 1886, was issued with small, plain red seals, small red seals with a scalloped edge, large red seals, and large brown seals. No documentation has been found detailing why certain seals were placed on certain notes.

The Treasury Seal was standardized with the introduction of the new small-size notes of Series 1928. The seals, with a toothed outer edge, were the same across all classes of currency, except for the color. Federal Reserve Notes were issued with a green Treasury Seal, Silver Certificates with a blue seal, Gold Certificates with an orange seal, United States Notes with a red seal, and National Bank Notes and



Series year on the face of a \$1 Federal Reserve Note

Serial number on the face of a \$5 Federal Reserve Note

United States Treasury Seal on the face of a \$20 Federal Reserve Note

Federal Reserve Bank Notes with brown seals. A smaller-sized Treasury Seal was first used on Federal Reserve Notes, Series 1950, when the design of the bills was altered slightly.

On January 29, 1968, Secretary of the Treasury Henry H. Fowler approved a new Treasury Seal. The new seal retained the motif of the shield bearing the balance or scales, chevron with 13 stars, and key; however, the inscription around the circumference of the seal was changed to read THE DEPARTMENT OF THE TREASURY along with the date 1789, the year the Treasury was created. The redesigned seal first appeared on \$100 United States Notes, Series 1966, and on Federal Reserve Notes, Series 1969.

## STAR NOTES

When an imperfect note is detected during the manufacturing process after the serial number has been overprinted, it must be replaced with a new note. Reusing that exact serial number for the replacement note would be costly and time consuming. Rather, a “star” note that has its own special serial number followed by a star in place of a suffix letter is used to replace the imperfect note. The serial number of the imperfect note is not used again in the same numbering sequence.

## WEB NOTES

A currency web press was installed at the Bureau of Engraving and Printing in 1991. Its purpose was to demonstrate that integrated web-fed systems could produce currency more efficiently and less expensively than existing sheet-fed presses by printing from a continuous roll of paper. The web press printed both sides of a note in a single pass and delivered 10,000 sheets in a 35-minute span. Due to the inability of the web press to produce sustained long runs, it was discontinued in 1995. A currency note that was printed on a web press (referred to as a web note) can be identified by two distinct physical characteristics. First, the plate location or check number is non-existent on the face of the note. Secondly, the plate number on the back of the note is located at the top of the letter “E” in the word “ONE.”

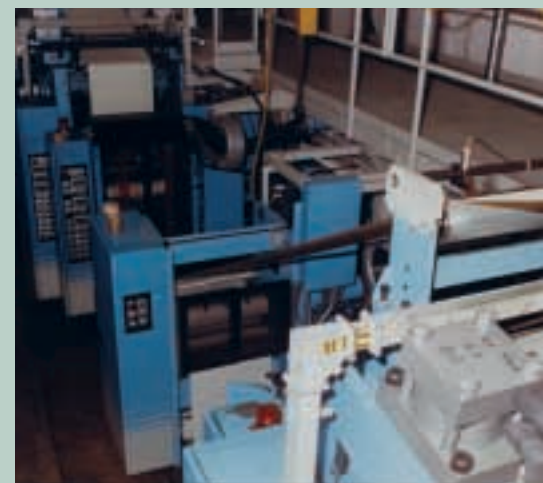
## BARR NOTES

Joseph W. Barr served as Secretary of the Treasury from December 21, 1968, to January 20, 1969. Because of his short tenure in office there are fewer notes bearing his facsimile signature than notes imprinted with signatures of other Secretaries of the Treasury. There were 458,880,000 \$1 Federal Reserve Notes, Series 1963B, issued to 5 of the 12 Federal Reserve banks.

## CURRENCY NOTES

\$2 Federal Reserve Star Note, 1995

Web press, 1991





The quantity of notes delivered to the respective districts and the beginning and ending serial numbers are shown in the following table.

BANK	SERIAL NUMBERS
New York (123,040,000)	B57 600 001G – B80 640 000H
Richmond (93,600,000)	E32 000 001F – E25 600 000G
Chicago (91,040,000)	G84 480 001H – G75 520 000I
Kansas City (44,800,000)	J19 200 001C – J64 000 000C
San Francisco (106,400,000)	L76 800 001F – L83 200 000G

## SPECIAL WORLD WAR II CURRENCY

Silver Certificates and Federal Reserve Notes bearing a “Hawaii” overprint were issued during World War II. Between 1942 and 1944, these notes circulated only in Hawaii and their brown seals and serial numbers differentiated them from notes issued on the mainland. In the event of the overrun of Hawaii by enemy forces, the notes could be declared valueless.

Similarly, Silver Certificates were issued for use by American troops during the invasion of North Africa in November 1942. These notes were overprinted with distinctive yellow Treasury Seals to distinguish them from the regular Silver Certificates overprinted with blue seals. Like the overprinted Hawaii notes, these distinctive certificates could be declared worthless if large amounts fell into enemy hands.

In addition to the above currency issues, the Bureau of Engraving and Printing produced or oversaw the private production of Allied military currency used in Italy, France, Austria, Germany, and Japan during and after the war.

## LEGAL TENDER DEFINITION

Section 5103 of Title 31, United States Code, provides in part: *“United States coins and currency (including Federal reserve notes and circulating notes of Federal reserve banks and national banks) are legal tender for all debts, public charges, taxes, and dues.”*

This provision means that United States currency serves as a valid and legal form of payment for goods, services, or other obligations. However, there are no Federal laws requiring private businesses to accept cash as a form of payment and such establishments are free to develop their own payment policies unless state laws indicate otherwise.



\$20 Federal Reserve Note with  
“Hawaii” overprint

Allied Military Lire

## COVER IMAGES

5¢ Postage Currency, 1862, face

\$1 Silver Certificate, 1935, back

\$20 National Bank Note, 1882, face

\$5 Silver Certificate, 1899, face

\$20 Federal Reserve Note, 2004, face

\$3 Bank Note, The City Bank of New Haven, face

