

Your Money

The Holiday Gift You Don't Want: Counterfeit Currency

(NAPSA)—There are more small and medium-sized cash transactions during the holidays than at any other time of the year, making November to December “prime time” for counterfeiters.

“By taking a few precautions, small-business owners can help protect themselves against currency fraud and increase their odds of having a happy holiday,” says Stacey Scudder, assistant vice president at Bank of the West. The San Francisco-based bank partnered with the U.S. Secret Service to educate merchants on counterfeiting.

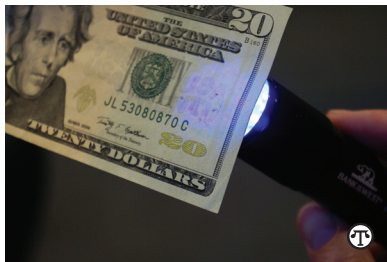
“The best insurance against potential losses from counterfeit currency is to learn how to quickly and easily identify authentic currency,” Scudder says.

Here are six quick tips that Bank of the West and the Secret Service offer to merchants:

- Hold a \$20 bill up to a light source. Each \$20 note contains a clear strip inscribed with “USA Twenty.” The \$20 bill is today’s most counterfeited denomination in the U.S. The other notes—\$5, \$10, \$50 and \$100—should also show a strip with their denomination printed.

- While holding the bill to the light, check for a watermark on the right side of the note. On the \$5 note, you’ll see the number “5”; on the \$10, \$20, \$50 and \$100, the watermark and the portrait should match.

- The \$10, \$20, \$50 and \$100 have their numbers printed in color-shifting ink in the lower right corner. This technology is



It pays to know how to spot a counterfeit bill.

very hard to replicate, and in genuine U.S. currency, you’ll see the color shift from copper to green.

- Counterfeit detection pens are not always accurate and may give false results. The surer way to detect counterfeits is to be familiar with the security features.

- Think you’ve been passed a fake bill? Immediately notify the police. Try to remember the physical characteristics of the person who passed it and, if possible, write down the license plate number and vehicle description.

- Whatever you do, don’t pass a counterfeit bill along. Counterfeiting currency or possessing it with fraudulent intent is punishable by a fine or imprisonment for up to 15 years or both.

“We’re encouraging all merchants to be aware, stay informed and know what steps to take if you receive a fraudulent bill,” Scudder says. “Educate your employees, especially going into the holidays when there are so many temporary and seasonal cashiers who may not be familiar with the tricks of the trade for thwarting counterfeiters.”