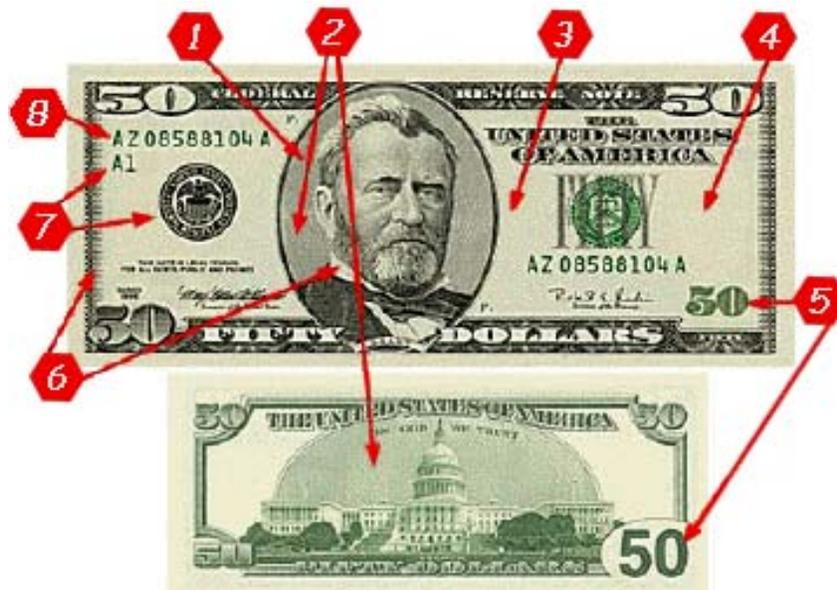


Counterfeit Explanation

1. The portrait is more lifelike than on counterfeit money.
2. There are fine lines, smooth and unbroken lines printed behind the president and behind the building on the reverse.
3. There is a polymer thread woven in the bill. The thread in the \$100 bill reads "USA 100" and the \$50 bill reads "USA 50." The thread can't be reproduced with copiers or printers but is visible when the bill is held up to a light or appears yellow when in ultraviolet light. Genuine bills also have red and blue threads embedded in the paper. On counterfeit money the lines look like they're printed on the paper but on genuine bills the lines appear to be in the paper.
4. There is a watermark or "shadow" to the right of the face on the bill. It isn't visible unless the bill is held up to the light.
5. Color shifting ink is used for the number in the lower right hand corner on the front of the bill. The ink appears green until the bill is held at an angle, then the ink looks black. The ink is also "never dry" ink, which means that it can be rubbed off. Sometimes; however, the ink on counterfeit money can also rub off. On the \$50, the number 50 is printed in large print.
6. On the \$100 bill micro-printed words are written around the portrait. To the naked eye it looks like a black line but under a microscope the words "The United States of America" can be read. On the \$50 bill, "50" is written around the portrait and "United States of America" is printed in Grant's collar.
7. Genuine bills have the Federal Reserve and Treasury seals. The saw-tooth points on the seal are clear, distinct, and sharp. The seals on counterfeit money may have uneven, blunt, or broken points.
8. Along with the seals on each bill there's a serial number printed in the same color ink as the seal. Numbers and letters are evenly spaced.



Checking Account Comparison Sheet

Name: _____

Product	Institution	APY	Minimum Balance To Open	Minimum Balance To Avoid Fees	Monthly Fees	NSF Fees	Other ATMs	ATM Surcharge

Financial Institution Worksheet

1. Name three financial institutions in the surrounding area and tell where they are located. (4 points)
2. What type of financial institutions are they – commercial bank, savings & loan association, or credit union? (2 points)
3. Name three services offered by each financial institution. (6 points)
4. Are they local financial institutions or are they part of a larger chain? (2 points)
5. How did you research this information? (2 points)
6. Why is it important to research banks before choosing one?
7. Which financial institution would you choose based on the researched information and why?