

Today's Presentation



Introduction to private credit

**1. Cancellation
of charges**

**2. Discharge of
your Debts**

Necessary Forms and Other Things

GSA Optional Form 28

GSA Optional Form 90

GSA Optional Form 91

Standard Form 1402

Accepted for the Value

Private Money order

The Dollar bill

FROM -> http://edocket.access.gpo.gov/cfr_2007/octqtr/48cfr28.106-1.htm

[Code of Federal Regulations]
[Title 48, Volume 1]
[Revised as of October 1, 2007]
From the U.S. Government Printing Office via GPO Access
[CITE: 48CFR28.106-1]

[Page 560-561]

TITLE 48--FEDERAL ACQUISITION REGULATIONS SYSTEM

CHAPTER 1--FEDERAL ACQUISITION REGULATION

Sec. 28.106-1 Bonds and bond related forms.

The following Standard Forms (SF's) and Optional Forms (OF's) shown in 53.301 and 53.302 shall be used, except in

[[Page 561]]

foreign countries, when a bid bond, performance or payment bond, or an individual surety is required. The bond forms shall be used as indicated in the instruction portion of each form.

- (a) SF 24, Bid Bond (see 28.101).
- (b) SF 25, Performance Bond (see 28.102-1 and 28.106-3(b)).
- (c) SF 25-A, Payment Bond (see 28.102-1 and 28.106-3(b)).
- (d) SF 25-B, Continuation Sheet (for SF's 24, 25, and 25-A).
- (e) SF 28, Affidavit of Individual Surety (see 28.203).
- (f) SF 34, Annual Bid Bond (see 28.001).
- (g) SF 35, Annual Performance Bond (see 28.104).
- (h) SF 273, Reinsurance Agreement for a Miller Act Performance Bond (see 28.202(a)(4)).
- (i) SF 274, Reinsurance Agreement for a Miller Act Payment Bond (see 28.202(a)(4)).
- (j) SF 275, Reinsurance Agreement in Favor of the United States (see 28.202(a)(4)).
- (k) SF 1414, Consent of Surety (see 28.106-5).
- (l) SF 1415, Consent of Surety and Increase of Penalty (see 28.106-3).
- (m) SF 1416, Payment Bond for Other Than Construction Contracts (see 28.103-3 and 28.106-3(b)).
- (n) SF 1418, Performance Bond for Other Than Construction Contracts (see 28.103-2 and 28.106-3(b)).
- (o) OF 90, Release of Lien on Real Property (see 28.203-5).
- (p) OF 91, Release of Personal Property from Escrow (see 28.203-5).

[48 FR 42286, Sept. 19, 1983, as amended at 54 FR 48986, Nov. 28, 1989; 61 FR 39213, July 26, 1996]

Standard Form 28-Affidavit of Individual Surety

AFFIDAVIT OF INDIVIDUAL SURETY <i>(See instructions on reverse)</i>		OMB No.: 9000-0001
<small>Public reporting burden for this collection of information is estimated to average 3 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Regulatory Secretariat (MVA), Office of Acquisition Policy, GSA, Washington, DC 20405.</small>		
STATE OF YOUR STATE	SS. 123-45-6789	
COUNTY OF YOUR COUNTY		
I, the undersigned, being duly sworn, depose and say that I am: (1) the surety to the attached bond(s); (2) a citizen of the United States; and of full age and legally competent. I also depose and say that, concerning any stocks or bonds included in the assets listed below, that there are no restrictions on the resale of these securities pursuant to the registration provisions of Section 5 of the Securities Act of 1933. I recognize that statements contained herein concern a matter within the jurisdiction of an agency of the United States and the making of a false, fictitious or fraudulent statement may render the maker subject to prosecution under Title 18, United States Code Sections 1001 and 494. This affidavit is made to induce the United States of America to accept me as surety on the attached bond.		
1. NAME (First, Middle, Last) (Type or Print) JOHN Q. PUBLIC	2. HOME ADDRESS (Number, Street, City, State, ZIP Code) 123 ANYWHERE, ANYCITY, YOUR STATE YOUR ZIP	
3. TYPE AND DURATION OF OCCUPATION	4. NAME AND ADDRESS OF EMPLOYER (If Self-employed, so State)	
5. NAME AND ADDRESS OF INDIVIDUAL SURETY BROKER USED (If any) (Number, Street, City, State, ZIP Code)	6. TELEPHONE NUMBER HOME - BUSINESS -	
7. THE FOLLOWING IS A TRUE REPRESENTATION OF THE ASSETS I HAVE PLEDGED TO THE UNITED STATES IN SUPPORT OF THE ATTACHED BOND:		
(a) Real estate (include a legal description, street address and other identifying description; the market value; attach supporting certified documents including recorded lien; evidence of title and the current tax assessment of the property. For market value approach, also provide a current appraisal.) Real Estate Description		
(b) Assets other than real estate (describe the assets, the details of the escrow account, and attach certified evidence thereof). (description of the property, credit card or court case) Visa Credit Card 3214 5489 6547 XXXX		
8. IDENTIFY ALL MORTGAGES, LIENS, JUDGEMENTS, OR ANY OTHER ENCUMBRANCES INVOLVING SUBJECT ASSETS INCLUDING REAL ESTATE TAXES DUE AND PAYABLE. (description of the property, credit card or court case) Visa Credit Card 3214 5489 6547 XXXX		
9. IDENTIFY ALL BONDS, INCLUDING BID GUARANTEES, FOR WHICH THE SUBJECT ASSETS HAVE BEEN PLEDGED WITHIN 3 YEARS PRIOR TO THE DATE OF EXECUTION OF THIS AFFIDAVIT. (description of the property, credit card or court case) Visa Credit Card 3214 5489 6547 XXXX		
DOCUMENTATION OF THE PLEDGED ASSET MUST BE ATTACHED.		
10. SIGNATURE John Q Public, Authorized Representative	11. BOND AND CONTRACT TO WHICH THIS AFFIDAVIT RELATES (Where credit Card # and/or Court Case #	
12. SUBSCRIBED AND SWORN TO BEFORE ME AS FOLLOWS:		
a. DATE OATH ADMINISTERED MONTH DAY YEAR	b. CITY AND STATE (Or other jurisdiction) Your TOWN, Your STATE	Official Seal
c. NAME AND TITLE OF OFFICIAL ADMINISTERING OATH (Type or print)	d. SIGNATURE Notary Certification Goes Here	
		e. MY COMMISSION EXPIRES
<small>AUTHORIZED FOR LOCAL REPRODUCTION Previous edition is not usable</small>		<small>STANDARD FORM 28 (REV. 6/2003) Prescribed by GSA-FAR (48 CFR) 53.228(e)</small>

FROM -> http://www.arnet.gov/far/current/html/Subpart%2053_2.html

53.228 Bonds and insurance.

The following standard forms are prescribed for use for bond and insurance requirements, as specified in [Part 28](#):

- (a) [SF 24](#) (Rev. 10/98) **Bid Bond**. (See [28.106-1](#).) [SF 24](#) is authorized for local reproduction.
- (b) [SF 25](#) (Rev. 5/96) **Performance Bond**. (See [28.106-1\(b\)](#).) [SF 25](#) is authorized for local reproduction.
- (c) [SF 25A](#) (Rev. 10/98) **Payment Bond**. (See [28.106-1\(c\)](#).) [SF 25A](#) is authorized for local reproduction.
- (d) [SF 25B](#) (Rev. 10/83), **Continuation Sheet** (For Standard Forms [24](#), [25](#), and [25A](#)). (See [28.106-1\(c\)](#).)
- (e) [SF 28](#) (Rev. 6/03) **Affidavit of Individual Surety**. (See [28.106-1\(e\)](#) and [28.203\(b\)](#).) [SF 28](#) is authorized for local reproduction.
- (f) [SF 34](#) (Rev. 1/90), **Annual Bid Bond**. (See [28.106-1\(f\)](#).) [SF 34](#) is authorized for local reproduction.
- (g) [SF 35](#) (Rev. 1/90), **Annual Performance Bond**. (See [28.106-1](#).) [SF 35](#) is authorized for local reproduction.
- (h) [SF 273](#) (Rev. 10/98) **Reinsurance Agreement for a Miller Act Performance Bond**. (See [28.106-1\(h\)](#) and 28.202-1(a)(4).) [SF 273](#) is authorized for local reproduction.
- (i) [SF 274](#) (Rev. 10/98) **Reinsurance Agreement for a Miller Act Payment Bond**. (See [28.106-1\(i\)](#) and 28.202-1(a)(4).) [SF 274](#) is authorized for local reproduction.
- (j) [SF 275](#) (Rev. 10/98) **Reinsurance Agreement in Favor of the United States**. (See [28.106-1\(j\)](#) and 28.202-1(a)(4).) [SF 275](#) is authorized for local reproduction.
- (k) [SF 1414](#) (Rev. 10/93), **Consent of Surety**. [SF 1414](#) is authorized for local reproduction.
- (l) [SF 1415](#) (Rev. 7/93), **Consent of Surety and Increase of Penalty**. (See [28.106-1\(l\)](#).) [SF 1415](#) is authorized for local reproduction.
- (m) [SF 1416](#) (Rev. 10/98) **Payment Bond for Other than Construction Contracts**. (See [28.106-1\(m\)](#).) [SF 1416](#) is authorized for local reproduction.
- (n) [SF 1418](#) (Rev. 2/99) **Performance Bond For Other Than Construction Contracts**. (See [28.106-1\(n\)](#).) [SF 1418](#) is authorized for local reproduction.
- (o) [OF 90](#) (Rev. 1/90), **Release of Lien on Real Property**. (See [28.106-1\(o\)](#) and [28.203-5\(a\)](#).) [OF 90](#) is authorized for local reproduction.
- (p) [OF 91](#) (1/90 Ed.), **Release of Personal Property from Escrow**. (See [28.106-1\(p\)](#) and [28.203-5\(a\)](#).) [OF 91](#) is authorized for local reproduction.

FROM -> http://www.arnet.gov/far/current/html/Subpart%2028_1.html

28.106-1 Bonds and bond-related forms.

The following Standard Forms (SF's) and Optional Forms (OF's) shown in [53.301](#) and [53.302](#), shall be used, except in foreign countries, when a bid bond, performance or payment bond, or an individual surety is required. The bond forms shall be used as indicated in the instruction portion of each form:

FROM -> http://www.arnet.gov/far/current/html/Subpart%2028_2.html#wp1073333

28.203 Acceptability of individual sureties.

(a) An individual surety is acceptable for all types of bonds except position schedule bonds. The contracting officer shall determine the acceptability of individuals proposed as sureties, and shall ensure that the surety's pledged assets are sufficient to cover the bond obligation. (See [28.203-7](#) for information on excluded individual sureties.)

(b) An individual surety must execute the bond, and the unencumbered value of the assets (exclusive of all outstanding pledges for other bond obligations) pledged by the individual surety, must equal or exceed the penal amount of each bond. The individual surety shall execute the [Standard Form 28](#) and provide a security interest in accordance with [28.203-1](#). One individual surety is adequate support for a bond, provided the unencumbered value of the assets pledged by that individual surety equal or exceed the amount of the bond. An offeror may submit up to three individual sureties for each bond, in which case the pledged assets, when combined, must equal or exceed the penal amount of the bond. Each individual surety must accept both joint and several liability to the extent of the penal amount of the bond.

RELEASE OF LIEN ON REAL PROPERTY

Whereas Trust SHANE C. BUCZEK, of Your COUNTY, STATE, by a bond
(Name) (Place of Residence)
for the performance of U.S. Government Contract Number _____,
became a surety for the complete and successful performance of said contract, which bond
includes a lien upon certain real property further described hereafter, and

Whereas said surety established the said lien upon the following property
(description of the property or real-estate, credit card or court case) Visa Credit Card

and recorded this pledge on _____
(Name of Land Records)
in the _____ of Your STATE,
(Locality) (State)
and

Whereas, I, _____, being a duly
authorized representative of the United States Government as a warranted contracting
officer, have determined that the lien is no longer required to ensure further performance of
the said Government contract or satisfaction of claims arising therefrom,
and

Whereas the surety remains liable to the United States Government for continued
performance of the said Government contract and satisfaction of claims pertaining thereto.

Now, therefore, this agreement witnesseth that the Government hereby releases the
aforementioned lien.

11st June 2008

[Date]

John Q Public, Authorized Representative

[Signature]
Seal

*Notary
stamp &
seal*

*Your
Right
thumb
print in
Red*

RELEASE OF PERSONAL PROPERTY FROM ESCROW

Whereas Trust name JOHN O PUBLIC, of Your COUNTY, STATE, by a bond
(Name) (Place of Residence)
for the performance of U.S. Government Contract Number SS Number 123-45-6789,
became a surety for the complete and successful performance of said contract, and Whereas
said surety has placed certain personal property in escrow

in Account Number CC #, Mortg #, Ticket #, Prisoner's # on deposit
at Bank One, 43rd District Court, Oakland County Jail. . .
(Name of Financial Institution)

located at Address of; Bank, Court, Jail, and
(Address of Financial Institution)

Whereas I, John Q Public - Upper & lower case, being a duly authorized
representative of the United States government as a warranted contracting officer, have
determined that retention in escrow of the following property is no longer required to ensure
further performance of the said Government contract or satisfaction of claims arising
therefrom:

(description of the property or real-estate, credit card or court case)
Visa Credit Card 3214 5489 6547 XXXX

and

Whereas the surety remains liable to the United States Government for the continued
performance of the said Government contract and satisfaction of claims pertaining thereto.

Now, therefore, this agreement witnesseth that the Government hereby releases from escrow
the property listed above, and directs the custodian of the aforementioned escrow account to
deliver the listed property to the surety. If the listed property comprises the whole of the
property placed in escrow in the aforementioned escrow account, the Government further
directs the custodian to close the account and to return all property therein to the surety, along
with any interest accruing which remains after the deduction of any fees lawfully owed to
Bank One, 43rd District Court, Oakland County Jail

(Name of Financial Institution)

John Q Public,
Authorized
Representative
[Signature]
Seal

Your Right
thumb print
in Red

[Date] *11st June 2008*
Notary
stamp &
seal



0002512 8



DTE Energy

Payment Coupon

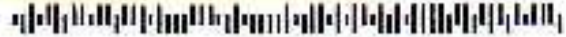
Address changes or comments will only be accepted at my.dteenergy.com or 800.477.4747

Please indicate amount paying \$_____

Account Number	500.00	1
Due Date:	October 22, 2008	
Total Due:	\$25.12	

Notary stamp & seal

Accepted for the value - Dated



Mail Payments To:

DTE Energy
P.O. Box 2858
Detroit MI 48260-0001

lower right - John Q. Public Authorized Representative

For address corrections, please visit my.dteenergy.com on the Web or call 800.477.4747.

Rescan upper portion with your payment. 000601008

CERTIFICATION OF APPOINTMENT

Under authority vested in the undersigned and in conformance with
Subpart 1.6 of the Federal Acquisition Regulation

is appointed

Contracting Officer

for the

United States of America

Subject to the limitations contained in the Federal Acquisition Regulation and to the following:

Unless sooner terminated, this appointment is
effective as long as the appointee is assigned to:

(Organization)

(Agency/Department)

(Signature and Title)

(Date)

(No.)

Sign the back of voucher



John Q. Public

Print Instructions

Please do not write account information changes and/or comments on the front or back of this payment coupon. For corrections or comments, visit my.dteenergy.com or call 800.477.4747.

Corrections, comments or correspondence included with this coupon cannot be processed.

Make check or money order payable to DTE Energy.

Write your account number(s) on your check or money order.

Include all applicable payment coupons.

Do not staple or attach payment or notes to the coupon.

Do not send cash through the mail.

Allow five business days for your payment to reach us.

Other payment options are listed at the end of this bill.

Send both halves back, registered mail,
to the chief financial officer - CFO

Account Information

Account Number [redacted]

Payment Coupon 0002512 8

Address changes or comments will only be accepted at my.dteenergy.com or 800.477.4747

Accepted for the value - Dated

Notary stamp & seal

Please indicate amount paying \$

Account Number	
Due Date:	500.00
Total Due:	October 22, 2008
	\$25.12

Mail Payment To:
DTE Energy
P.O. Box 2668
Detroit MI 48268-0001
John J Doe

For all my bill payments, please use my account at 2200
and the address on this bill (761)
Account number with my payment 0002512

Current Charges
MichCon Gas Residential
Total Current Charges
Account Balance as of September 30, 2008 \$25.12

Important Information

MichCon is implementing an increase in the Gas Cost Recovery (GCR) rate, which is reflected in your September bill statement. The GCR covers the actual price that MichCon pays for the gas you use. For more information, visit my.dteenergy.com/otherinformation/pdf/ScaleCard.pdf

Take the surprise out of your energy bill. Pay the same amount each month by signing up for BudgetWise Billing. Visit my.dteenergy.com or call 800.477.4747 to enroll.



THIS NOTE IS LEGAL TENDER

FOR ALL DEBTS, PUBLIC AND PRIVATE

Just staple a one dollar bill to the bottom half of bill detach and return both parts to the vendor

0002512 8



DTE Energy

Payment Coupon

Address changes or comments will only be accepted at my dteenergy.com or 800.477.4747

Please indicate amount drawn in _____

Account Number: _____

Due Date: **October 22, 2008**

Total Due: **\$25.12**

DEPOSIT TO THE U.S. TREASURY AND CHARGE SAME TO JOHN J DOE - EXEMPT FROM LEVY

ACCEPTED AS VALUE - EXEMPT FROM LEVY

I accept this Presentment for assessed value or performance, including all related endorsements, front and back, and return in exchange for closure and settlement accounting and immediate release of the proceeds, products, accounts and fixtures according to the Uniform Commercial Code 10-104 and 1-104, as it has been Adopted in this State, and House Joint Resolution 192, June 5, 1933, codified at 31 USC 3526, 3716, at 5133, enacted as Public Law Chap. 48, 38 Stat. 1141

Date: October 25, 2008

Value \$25.12

By: _____

John Q. Public, Authorized Representative

Mail Payments To:

DTE Energy
 P.O. Box 2559
 Detroit MI 48260-0001

For address corrections, please visit my.dteenergy.com on the Web or call 800.477.4747.

Return upper portion with your payment. 000001000

Accept and Return For Value Stamps-Samples

Sample 1

ACCEPTED AS VALUE - EXEMPT FROM LEVY
DEPOSIT TO THE U.S. TREASURY AND CHARGE SAME
TO JOHN J DOE - EXEMPTION NUMBER XXX-XX-
XXXX

I accept this Presentment for assessed value or performance, including all related endorsements, front and back, and return in exchange for closure and settlement accounting and immediate release of the proceeds, products, accounts and fixtures according to the Uniform Commercial Code 10-104 and 1-104, as it has been Adopted in this State, and House Joint Resolution 192, June 5, 1933, codified at 31 USC 3526, 3716, at 5133, enacted as Public Law Chap. 48, 48 Stat. 112.

Value \$25.12 Date: October 25, 2008

By:

John Quincy Public, Authorized
Representative

Sample 2

Money Order **Dated:** 25th October 2008
Pay: *Thirty Two dollars and Twelve cents* **\$32.12**
to the United States Treasury and
Charge the same to: *DTE Energy (the vendor)*
Address: *2000 Second Ave., Detroit, Michigan*
Memo account: *123-45-6789*
Authorized Representative *John Quincy Public*

The History of the One Dollar Bill

Although experiments with paper money did occur throughout the early history of the country, they were largely unsuccessful. People, for good reason, didn't trust the notes and preferred gold and silver coin. In 1861, needing money to finance the Civil War, Congress authorized the issuance of Demand notes in \$5, \$10 and \$20 denominations. The Demand notes were so named because they were redeemable in coin "on demand." The notes were nicknamed Greenbacks, a name which is still in use today to refer to United States currency.

The first \$1 bill was issued in 1862 as a Legal Tender Note with a portrait of Salmon P. Chase, the Treasury Secretary under President Abraham Lincoln.

The National Banking Act of 1863 established a national banking system and a uniform national currency. Banks were required to purchase U.S. government securities as backing for their National Bank Notes. Although United States Notes were still widely accepted, most paper currency circulating between the Civil War and World War I were National Bank Notes. They were issued from 1863 through 1932. From 1863 to 1877 National Bank Notes were printed by private bank note companies under contract to the Federal government. The Federal government took over printing them in 1877.



Gold certificates, were first issued in 1863 and put into general circulation in 1865. The severe economic crisis of the 1930s - better known as the Great Depression - resulted in runs on the banks and demands by the public for gold. In 1934 all Gold Certificates were called in from the Federal Reserve Banks and between the years 1934 and 1974 it was illegal for US Citizens to hold gold bullion or certificates.

Silver certificates were first issued in exchange for silver dollars in 1878. For many years silver certificates were the major type of currency in circulation. However, in the early 1960s when rising silver prices threatened to undermine the currency system, Congress eliminated silver certificates and also discontinued the use of silver in circulating coinage such as dimes and quarters.

The current design of the United States one dollar bill (\$1) technically dates to 1963 when the bill became a Federal Reserve Note as opposed to a Silver Certificate. However, many of the design elements that we associate with the bill were established in 1929 when all of the country's currency was changed to its current size. Collectors call today's notes "small size notes" to distinguish them from the older, larger formats. The most notable and recognizable element of the modern one dollar bill is the portrait the first president, George Washington, painted by Gilbert Stuart.



The one dollar bill issued in 1929 (under Series of 1928) was a silver certificate. The treasury seal and serial numbers on it were dark blue. The reverse had a large ornate ONE superimposed by ONE DOLLAR. These \$1 Silver Certificates were issued until 1934.

In 1933, \$1 United States Notes were issued to supplement the supply of \$1 Silver Certificates. Its treasury seal and serial numbers were red. Only a small number of these \$1 bills entered circulation and the rest were kept in treasury vaults until 1949 when they were issued in Puerto Rico.

In 1934, under Washington's portrait, the words ONE SILVER DOLLAR were changed to ONE DOLLAR due to the fact that Silver Certificates could be redeemed for silver bullion. The treasury seal was moved to the right and superimposed over ONE, and a blue numeral 1 was added to the left.

In 1935, design changes included changing the blue numeral 1 to gray, the treasury seal was made smaller and superimposed by WASHINGTON D.C., and a stylized ONE DOLLAR was added over the treasury seal. The reverse was also changed to its current design, except for the absence of IN GOD WE TRUST.

The World War II years featured several special printings including the Hawaii overprints. The Government was concerned that Hawaii might be lost to the Japanese and wanted to be able to devalue the money should this invasion occur.

In 1957 the \$1 bill became the first U.S. currency to bear the motto IN GOD WE TRUST.

In 1963 production of one dollar Federal Reserve Notes began to replace the \$1 Silver Certificate. The border design on the front was completely redesigned and the serial numbers and treasury seal were printed in green ink.

In 1969 the \$1 bill began using the new treasury seal with wording in English instead of Latin.

First 1863 \$5 Note Brings Top Dollar

The first 1863 \$5 note printed under the National Banking Act of 1863 sold at auction for \$220,000. The note with a serial number of "1" in red ink and a plate position mark of "A" depicts Christopher Columbus arriving in the New World on the front and back. The note had been kept in a bank envelope and was in pristine condition.

The owner's great-grandfather, William Spooner Huntingdon, was Cashier of the First National Bank of Washington, D.C., and his signature is on the rare note. Huntingdon began work at the bank as a clerk after being recommended by Pres. Abraham Lincoln. The family also has the note to Treasury Secretary Salmon P. Chase written in the President's own hand stating: "Will the Sec. of Treas. Please look at the case of clerkship, of Wm. S. Huntingdon, on file in your department. A. Lincoln July 10, 1861."

"This is the ultimate National Bank note for a collector," said David Sundman of Littleton Coin Co. who first announced the note's existence at the Florida United Numismatics convention. "It's the number one 'number one.' There may still be many descendants of 19th century bankers who today own notes with low serial numbers that could be valuable."



The first 1863 note. The red serial number 1 is in the lower left by the left leg of the kneeling man. Huntingdon's signature is also in the lower left corner. The "A" to the left of "National Currency" denotes its position on the printing press plate.



Scenes on the back here and on the front are of Christopher Columbus in the New World.

Decoding A One Dollar Bill

The United States one dollar note contains a wealth of information about when and where that note was printed. Collectors can use this information to help understand the U.S. system of currency and to make collecting decisions.



The Federal Reserve Seal and the Federal Reserve District Number.

There are twelve different Federal Reserve Banks responsible for printing paper money in the United States. On the one dollar bill, the bank can be quickly identified by a letter code in the Federal Reserve Seal to the left of the portrait of George Washington. The letter code is also found in the prefix of the serial number. A corresponding Federal Reserve District Number code is found in four locations. The following table is a handy reference for the bank codes:

Reserve Bank	Letter	Designation
Boston	A	1
New York	B	2
Philadelphia	C	3

Cleveland	D	4
Richmond	E	5
Atlanta	F	6
Chicago	G	7
St. Louis	H	8
Minneapolis	I	9
Kansas City	J	10
Dallas	K	11
San Francisco	L	12

Serial Numbers

The serial number of a bill appears twice, once in the lower left hand quadrant and again in the upper right hand quadrant on the front of the bill. The letter which precedes the numbers must be the same number that you saw identifying the Federal Reserve Bank. The last letter of the serial number or suffix letter identifies the number of times that the Bureau of Engraving and Printing used the sequence of serial numbers? A is the first time, B is the second time, C is the third time and so on. With one run for each letter of the alphabet (26) and 32 bill per run, there are a total of 832 bills per serial number.

Series Date (or Series Year)

In the lower right quadrant between the portrait of George Washington and signature of the Secretary of the Treasury is the Series Date. This number is presented as a the year portion of a date - as in 2004 - and sometimes has a letter suffix - as in 2004A. It is important to note that there is not a series for every calendar year. 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 new currency design.

- Design Change - New series year (e.g. 1999).
- New Secretary of the Treasury - New series year (e.g. 1999).

Plate Serial Number

The Plate Serial Number appears twice: once on the front of the bill in the lower right quadrant above the Federal Reserve District Number, and again on the back in the lower right corner. It identifies the plate from which the note was printed.

Note Number Position

Decoding A One Dollar Bill 3

The Note Number Position appears in the upper left quadrant. It is a letter number combination that indicates which position on the plate the note was printed. The number indicates the quadrant and the letter indicates the position within the quadrant. The following chart shows this relationship:

A 1	E 1	A 3	E 3
B 1	F 1	B 3	F 3
C 1	G 1	C 3	B 3
D 1	H 1	D 3	H 3
A 2	E 2	A 4	E 4
B 2	F 2	B 4	F 4
C 2	G 2	C 4	G 4
D 2	H 2	D 4	H 4

The Great Seal of the United States

The front (or obverse) of the seal shows an American bald eagle behind the national shield. The eagle holds an olive branch. The 13-letter motto, "E Pluribus Unum," on the ribbon held in the eagle's beak means "Out of Many, One."

On the reverse of the seal is a pyramid with 1776 in Roman numerals at the base. The pyramid stands for permanence and strength. The 13-letter motto, "Annuit Coeptis" means "He has favored our undertakings." Below the pyramid the motto, "Novus Ordo Seclorum" means "A new order of the ages," standing for the new American era.

