



U.S. Customs and Border Protection

Currency Reporting

It is legal to transport any amount of currency or other monetary instruments into or out of the United States. However, if you transport, attempt to transport, or cause to be transported (including by mail or other means) currency or other monetary instruments in an aggregate amount exceeding \$10,000 or its foreign equivalent) at one time from the United States to any foreign country, or into the United States from any foreign country, you must file a report with U.S. Customs and Border Protection. This report is called the Report of International Transportation of Currency or Monetary Instruments, FinCEN Form 105. Furthermore, if you receive in the United States, currency or other monetary instruments in an aggregate amount exceeding \$10,000 (or its foreign equivalent) at one time, which has been transported, mailed, or shipped to you from any foreign place, you must also file a FinCEN Form 105. This form can be obtained at all U.S. ports of entry and departure or on the Web at www.fincen.gov/fin105_cmir.pdf.

Monetary instruments include:

- 1) U.S. or foreign coins and currency;
- 2) Traveler checks in any form;
- 3) Negotiable instruments (including checks, promissory notes, and money orders) that are either in bearer form, endorsed without restriction, made out to a fictitious payee, or otherwise in a form that the funds can be transferred to another person;
- 4) Incomplete instruments (including checks, promissory notes, and money orders) signed, but with the payee's name omitted; and
- 5) Securities or stock in bearer form or otherwise in a form that the funds can be transferred to another person.

However, the term "monetary instruments" does not include:

- 1) Checks or money orders made payable to the order of a named person which have not been endorsed or which bear restrictive endorsements;
- 2) Warehouse receipts; or
- 3) Bills of lading.

Reporting is required under the Currency and Foreign Transaction Reporting Act (PL 97-258, 31 U.S.C. 5311, et seq.), as amended. Failure to comply can result in civil and criminal penalties and may lead to forfeiture of your monetary instrument(s).

U.S. Customs and Border Protection ports can be located at www.cbp.gov/contact/ports/.

U.S. Customs and Border Protection
Washington, D.C. 20229

CBP: Securing America's Borders

Please visit the U.S. Customs and Border Protection Website at www.cbp.gov