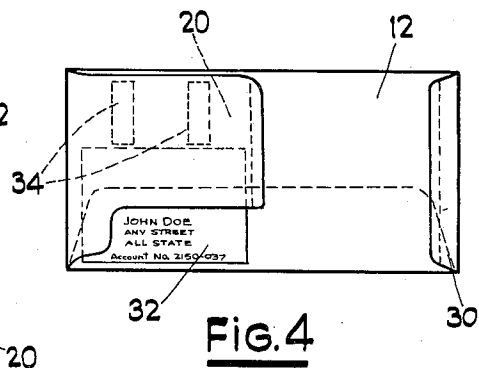
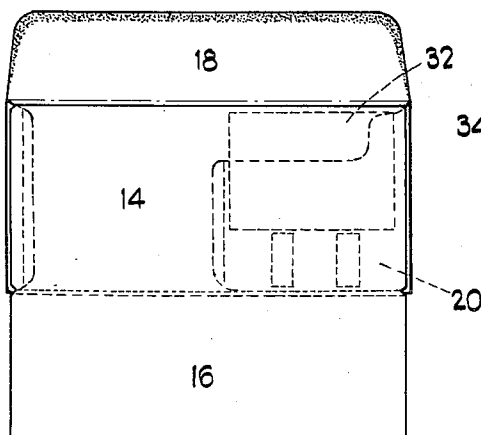
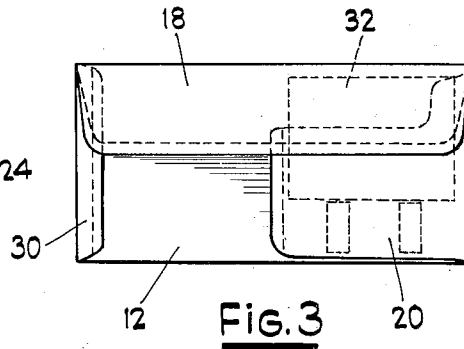
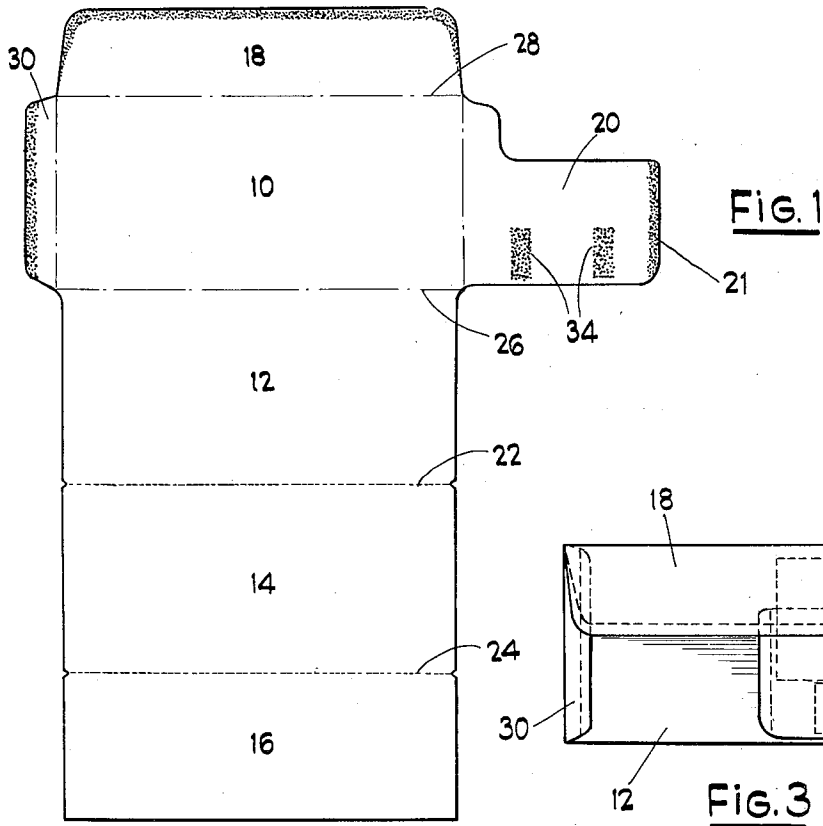


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BANK-BY-MAIL ENVELOPE
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1 Claim. (Cl. 229—72)

This invention relates to envelopes and more particularly to a banking envelope adapted for more expeditiously handling deposits and acknowledgments thereof by mail.

In handling depositors' accounts many banks now use a system in which each account is given an identifying number. Cards are issued by the bank to each depositor giving the depositors' individual account numbers and such other identification on the card as may be desired. When a deposit is made by mail the card bearing the identifying account number is enclosed and retained in position within a deposit-by-mail envelope with the deposit being made. After entering the deposit the identification card and an acknowledgment of the deposit is returned by the bank to the depositor within another deposit-by-mail envelope ready for a future deposit by the same depositor.

When deposits are made by mail it is highly desirable to provide the deposit-by-mail envelope with a special separate or supplementary pocket or positioning and retaining means for the identification card, the material deposited being placed in the principal receptacle of the envelope, and the identification card being partially exposed from its pocket or retaining means.

A primary object of the invention is to locate the supplemental pocket or retaining and positioning means for the identification card so that the card may be retained in position by the usual sealing flap of the "deposit-by-mail" envelope when sealing the envelope with the checks, etc. being deposited.

A feature of importance of the invention also is that the supplemental pocket or positioning means for the card does not in any way interfere with the normal use of the conventional "deposit-by-mail" envelope.

Another object of the invention that is important is that the identification card pocket or positioning and retaining means is so formed that the portion of the card bearing the depositor's name and address is exposed when the card is inserted within its pocket or recess. This enables the bank to return the identification card with a new deposit-by-mail envelope, the new deposit-by-mail envelope being enclosed within a standard window envelope with the depositor's name and address on the card visible through the window of the enclosing envelope.

The card receiving pocket or other form of positioning and retaining means of the deposit-by-mail envelope may be variously positioned and constructed.

With the above and other objects in view, the invention may include the features of construction and operation set forth in the following specification and illustrated in the accompanying drawing.

In the accompanying drawing annexed hereto and forming a part of this specification, I have shown the invention embodied in a preferred form of banking envelope of special form, for making deposits by mail, but it will be understood that the invention can be otherwise embodied and that the drawings are not to be con-

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strued as defining or limiting the scope of the invention, the claim appended to this specification being relied upon for that purpose.

In the drawings:

5 Fig. 1 is an unfolded blank for an envelope made in accordance with the present invention and shown in Figs. 2, 3 and 4;

10 Fig. 2 shows the envelope shown in Fig. 1 partly folded but before sealing and before the supplemental panels of the envelope for the deposit slip and depositor's receipt have been separated from the envelope portion;

Fig. 3 is a view of the envelope shown in Figs. 1 and 2 in sealed condition ready for mailing by the depositor to the bank;

15 Fig. 4 shows a deposit-by-mail envelope folded to expose the depositor's name and address within the supplemental pocket preparatory to enclosing a new deposit-by-mail envelope within a standard business window envelope and mailing by the bank to the depositor with the acknowledgment of the previous deposit.

20 In the above referred to figures in the drawing, there have been shown one embodiment of the invention which is now deemed preferable, but it is to be understood that other changes and modifications may be made within the scope of the appended claim without departing from the spirit of the invention.

25 Referring more in detail to the figures of the drawing and first to Fig. 1, it will be seen that the blank from which the envelope is made comprises four principal panel sections, 10, 12, 14 and 16, a sealing flap 18 and a lateral extension 20. Panel 10 constitutes the front panel and 12 the rear panel of the envelope which may be folded to a position against panel 10. The inner extension panel 14 is connected by a line of perforations 22 to back panel 12 for easy separation therefrom. This panel 14 may be printed with a receipt form by means of which the bank may acknowledge the deposit and return the acknowledgment to the depositor within another deposit-by-mail envelope. The outer extension panel 16 is connected to panel 14 by a line of perforations 24 and may be printed with a usual form of deposit slip.

30 The lateral extension 20 is folded against the outer surface of the back panel 12 after the panel 12 has been folded along its fold line 26 to lie against the front panel 10. As shown in Fig. 1 the end or free edge of the extension 20 is gummed as shown at 21 to attach this edge to the outer surface of the back panel 12. In addition, gummed strips 34 are formed to limit the position of the lower edge of the card 32. By this means a supplemental pocket is formed adjacent one end of the envelope having an opening spaced slightly from the fold line 28 between the front panel 10 and sealing flap 18.

35 To complete the envelope a small gummed flap 30 is formed on the front panel 10 opposite the end on which the extension 20 is formed. This enables the front panel 10 and back panel 12 to be attached at one end of the envelope. The folding of the extension 20 over the back panel 12 and its attachment to the outer surface of the back panel effectively closes that end of the envelope.

40 In use the envelope with the proper identification card 32 inserted within the pocket formed by extension 20 is mailed by the bank to its depositor. The inner and outer extension panels 14 and 16 may be folded in a manner to expose the supplementary pocket 20 and with the name and address only of the depositor visible in the upper portion of the card 32 as disposed within its pocket. Sealing flap 18 is folded against panel 10 when the envelope is mailed to the depositor within a standard window envelope. The depositor when making

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a deposit tears panels 14 and 16 from the envelope along the line of perforations 22, inserts them with the material being deposited after filling out the deposit slip. The depositor then seals the envelope and the supplemental pocket formed by flap 20 with the card 32 therein by means of the sealing flap 18.

On receipt of the envelope by the bank with its enclosures and identification card 32, the deposit is processed in the usual manner. The identification card 32 is then placed within another deposit-by-mail envelope with an acknowledgement of the deposit filled out by the bank teller on panel 14. The new envelope is then placed in a window envelope and mailed to the depositor. The portion of the identification card 32 bearing the depositor's name and address extends above the free edge of the pocket and forms the return mailing address for the new deposit-by-mail envelope furnished the depositor by the bank.

As the cards 32 may not require the full depth of the pocket formed by the flap 20, it is desirable to provide lines of gumming 34 from the flap 20 to accommodate the particular dimension of the card 32 being used. The card may be inserted to have its lower edge bearing against the ends of the gum lines and with the lower portion of the card 32 extending within and being concealed by the pocket material.

The depositor then has a new deposit-by-mail envelope ready for his next deposit. The depositor has only to fill out the deposit slip on panel 16, detach panel 14 from panel 12 and insert panels 14 and 16 in the envelope with the material being deposited. At no time does the depositor have occasion to remove the identification card

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and he does not have to address the back face of the receipt form.

I claim:

A banking envelope comprising front and back panels 5 folded along their lower edges and extending the full length of the envelope, a sealing flap extending from a long side of said front panel, extension panels extending from the free edge of said back panel, a short gummed flap extending from one end of said front panel sealed 10 to one end of said back panel, a flap extending from the opposite end of said front panel, said last mentioned flap being folded and gummed at its lower and free edges to the outer surface of said back panel to form a supplemental pocket having an opening adjacent the fold line 15 between said front panel and sealing flap, said opening being covered by said sealing flap when in sealing position, the gummed area on the lower edge of said last mentioned flap extending vertically a short distance from the lower edge of said last mentioned flap.

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