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2,887,327

MEANS FOR SERVICING SAVINGS ACCOUNTS BY MAIL

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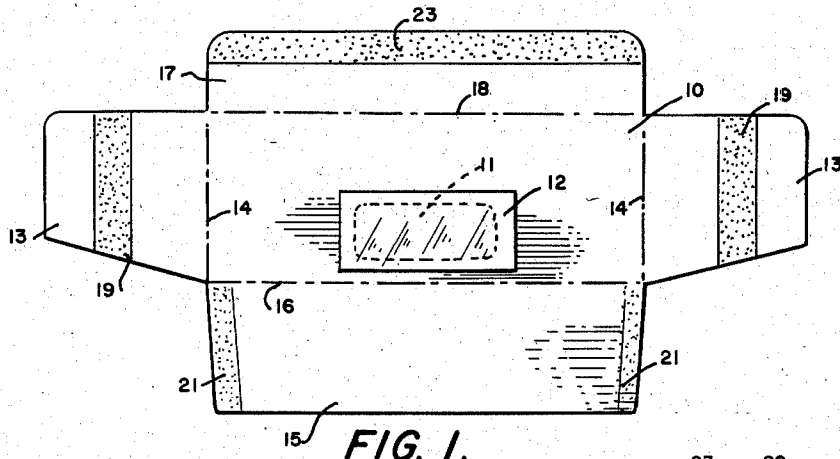


FIG. 1.

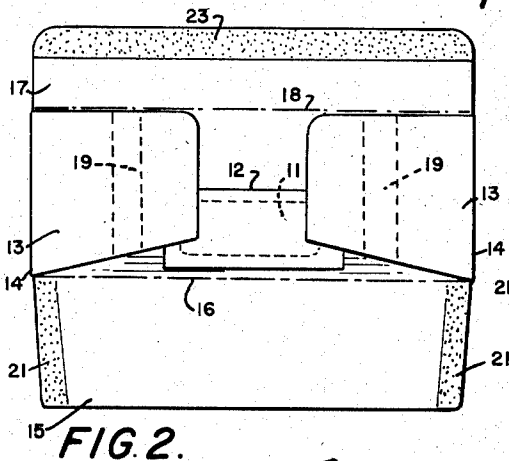


FIG. 2.

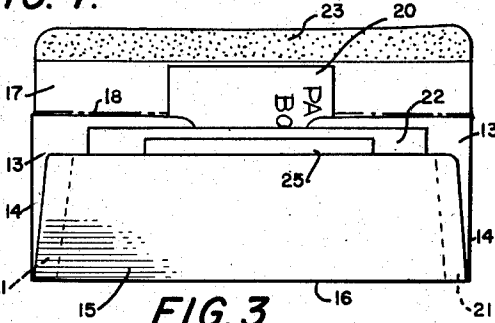


FIG. 3.



FIG. 4.

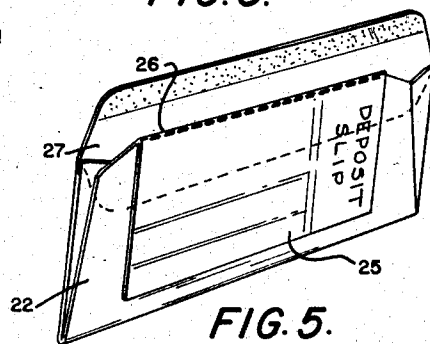


FIG. 5.

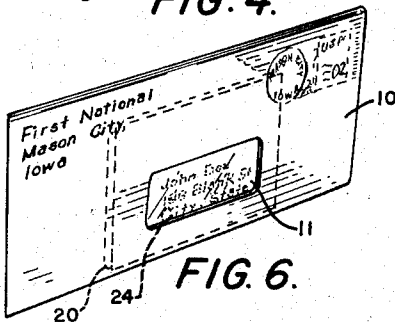


FIG. 6.

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2,887,327

MEANS FOR SERVICING SAVINGS ACCOUNTS BY MAIL

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1 Claim. (Cl. 283—1)

This invention relates to means for servicing savings accounts by mail.

In banking a savings account by mail, it is necessary for the depositor to fill out and total the usual deposit slip and enclose the deposit slip with the items being deposited in an envelope addressed to the bank. Upon receipt of the deposit, the bank enters the total in the pass book and mails the pass book, usually with a blank deposit slip, back to the depositor. This procedure is rather inconvenient, and time consuming. It requires the bank to address the bank envelope to the depositor and, unless a pre-addressed return envelope is furnished, it requires the depositor to address the return envelope. This addressing is, of course, subject to errors and the entire procedure is subject to other errors, for instance the bank will occasionally neglect to enclose the pass book in the return envelope and the depositor will occasionally neglect to enclose the deposit slip with his deposit.

The principal object of this invention is to provide a bank envelope, return envelope and pass book combination for servicing savings accounts by mail which will eliminate all addressing on the part of either the bank or the depositor and which will insure the enclosure of the deposit slip with the deposit and the return of the pass book to the depositor after the deposit has been entered.

Another object of the invention is to provide a bank envelope for the return of the pass book to the depositor which will also supply the depositor with an addressed return envelope having an attached deposit slip, for instant use in making the next deposit, which, since it is attached cannot be overlooked when mailing the deposit.

A further object is to provide a window envelope with means for positioning and holding a relatively small addressed enclosure in place in the window and with means for preventing other enclosed pieces from accidentally preventing viewing of the address on the addressed piece through the window.

Other objects and advantages reside in the detail construction of the invention, which is designed for simplicity, economy, and efficiency. These will become more apparent from the following description.

In the following detailed description of the invention, reference is had to the accompanying drawing which forms a part hereof. Like numerals refer to like parts in all views of the drawing and throughout the description.

In the drawing:

Fig. 1 is a rear face view of a paper blank as used for forming the improved bank envelope;

Fig. 2 is a similar rear view showing the first step in forming a bank envelope from the blank of Fig. 1;

Fig. 3 is a similar rear view showing the second forming step completing the envelope and also showing a return envelope fully in place and a pass book partially in place therein;

Fig. 4 is a perspective view of a bank pass book as used with the envelope of Fig. 3;

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Fig. 5 is a similar perspective view showing a combined return envelope and deposit slip as used with the improved bank envelope; and

Fig. 6 is a perspective view of the complete bank envelope with its enclosures ready for mailing to the depositor.

The improved banking means consists essentially of three pieces. A bank envelope, as shown in Fig. 6; a return envelope, as shown in Fig. 5; and a pass book as shown in Fig. 4.

The bank envelope is formed from a unitary blank as shown in Fig. 1 consisting of an elongated rectangular front portion 10 provided with a window opening 11 which is covered on the inside by means of the usual transparent plastic sheet 12. An end flap 13 is joined to each extremity of the front portion 10 along a fold line 14, a back flap 15 is joined to the lower longitudinal edge of the front portion along a fold line 16, and a top flap 17 is joined to the upper edge of the front portion along a fold line 18.

The window 11 is positioned midway between the extremities of the front portion and adjacent the fold line 16. The end flaps 13 are of sufficient length so that when folded over the back of the front portion they will extend over the extremities of the window 11 as shown in Fig. 2. Each of the end flaps 13 is provided with a transversally-extending adhesive band 19 by means of which the end flaps are secured to the back of the front portion. The bands 19 are positioned in a spaced relation to the extremities of the end flaps and the fold line 14. The spacing and positioning is such as to place the bands in vertical, parallel positions and spaced from the two extremities of the window as shown in Fig. 2 to act as guides for guiding a pass book, as shown at 20, to a position behind the window and securely retaining it in position behind the window.

After the end flaps have been secured to the front portion 10, with their extremities extending over the window 11, the back flap 15 is folded upwardly and secured in place by means of parallel terminal adhesive areas 21 to form a pocket for the full length of the envelope in which a return envelope, as shown at 22 in Fig. 5, is contained. The top flap 17 is provided with the usual edge adhesive 23 for sealing the bank envelope after the enclosures are in place therein.

The pass book 20 has the depositor's name and address imprinted thereon, as shown at 24. The printing is so positioned that when the pass book is in position in the bank envelope, the name and address will be substantially centered in the window 11 as shown in Fig. 6.

The return envelope 22 is provided with a conventional sealing flap 27 and the envelope has the name and address of the bank printed on the front thereof. The return envelope is also provided with a deposit slip 25 which is hingedly attached to the back of the return envelope along a fold line 26. The return envelopes with their flaps 27 and deposit slips 25 folded thereover are in place in their pockets in the bank envelopes when the latter are furnished to the bank.

It is believed the use of the improved banking means will be apparent from the above. Briefly, the depositor lists and totals his deposit on the deposit slip 25, places the item for deposit and his pass book 20 in the return envelope 22, folds the deposit slip thereover, seals and mails the envelope. It will be noted that he cannot forget to enclose the deposit slip since it is attached to the envelope.

Upon receipt of the deposit the bank enters and initials the total in the pass book 20, slides the pass book between the terminals of the end flaps 13 of a bank envelope, as shown in Fig. 3, seals the latter, as shown in Fig. 6 and drops it in the mail with no loss of time. The bank can-

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not neglect to return the pass book since without it the bank envelope is not mailable.

It is desired to call attention to the fact that the back flap 15 is relatively narrower than the front portion 10 and also relatively narrower than the return envelope so that when the return envelope is in place in the bank envelope, it is fully exposed, as shown in Fig. 3, so that the bank teller will be instantly warned if a return envelope is missing. It will also be noted that the relatively heavy pass book is maintained at the middle of the envelope so as to avoid unbalanced stacking and bundling of the envelopes for mailing.

While a specific form of the improvement has been described and illustrated herein, it is to be understood that the same may be varied within the scope of the appended claim, without departing from the spirit of the invention.

Having thus described the invention, what is claimed and desired secured by Letters Patent is:

Means for servicing a bank savings account by mail comprising: a bank envelope having a rectangular front portion, a transparent covered medially positioned window in said front portion, a flap folded over and inwardly from each end of said front portion over the back of said front portion and partially overlying said window, an adhesive strip along the inner side of an intermediate por-

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tion of each end flap spaced from the ends of said window for securing said end flaps to the back of said front portion, whereby the ends of said flaps inwardly from said adhesive strips form a first pocket, a pass book having the depositor's name and address on an outer face thereof positioned in said first pocket with the name and address visible through said window, a back flap folded upwardly from the bottom of said front portion, adhesive strips along the outer end edges of said back flap for securing said back flap to the outer faces of the end flaps at the ends of the envelope to form a second pocket, a return envelope positioned in said second pocket, a deposit slip integral with said return envelope and detachably secured to said return envelope by a tear line, a sealable top flap foldably connected along the top edge of said front portion, and a strip of adhesive along the full transverse edge of said top flap for sealing said top flap to the outside top edge of said rear flap to close said bank envelope over said first and second pockets and their enclosures.

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