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BANK BY MAIL ENVELOPE

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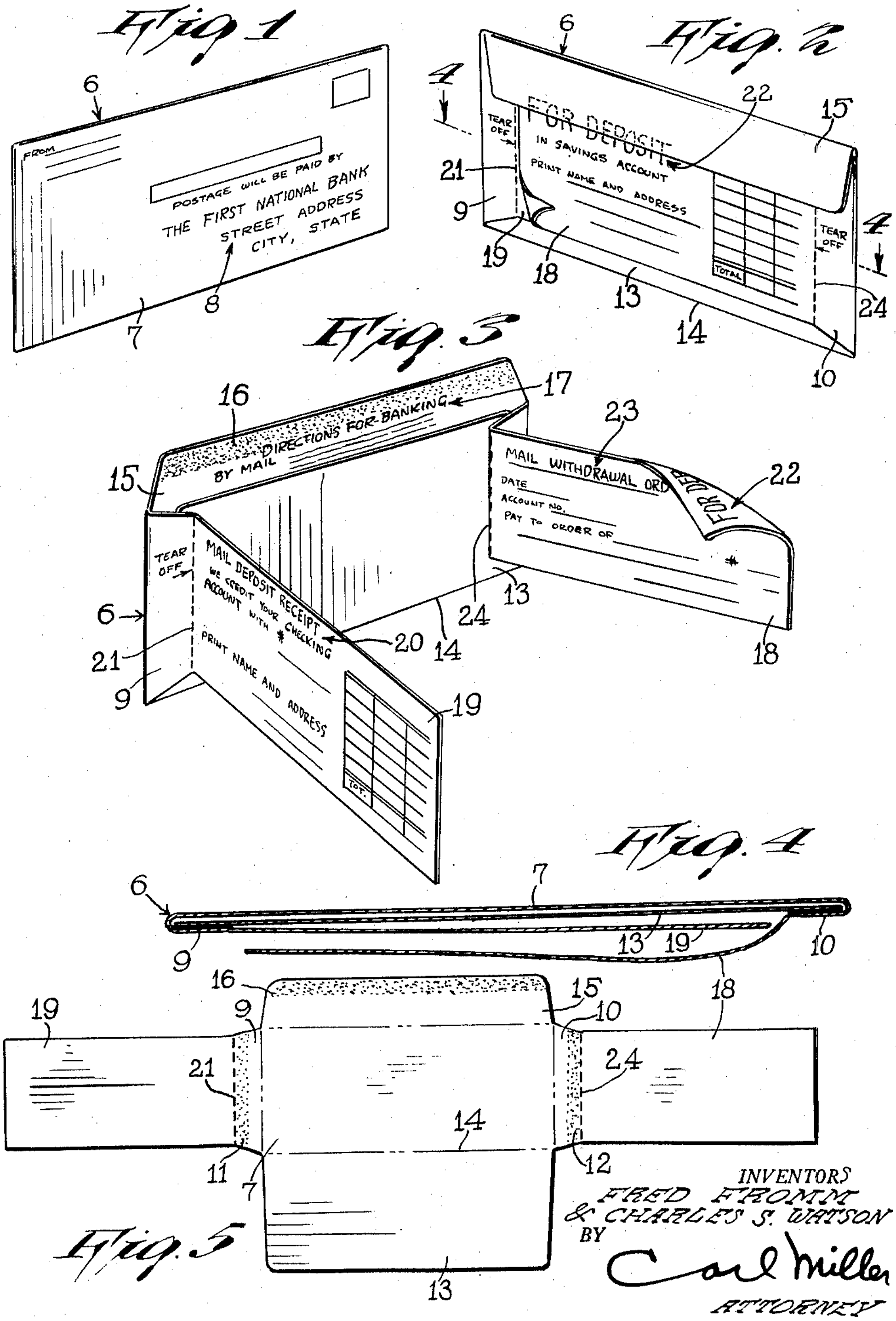


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1

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# BANK BY MAIL ENVELOPE

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1 Claim. (Cl. 229—70)

This invention relates to envelopes adapted for use when doing business with a bank through the mails, and particularly to what we choose to term a bank by mail envelope.

The main object of our invention is to provide convenient mail means for depositing, and withdrawing funds in connection with bank accounts and also for receiving formal receipt from the bank of funds deposited by mail.

An ancillary object of our invention is to provide such mail means in the form of a single envelope having removable deposit or withdrawal and receipt slips originally forming parts of this envelope to be torn off for use when mailing the envelope.

Another object of the invention is to provide a special banking envelope which is complete in itself for the purpose of supplying the necessary recording slips, both for the depositor and the banker for two-way business without the necessity of finding other slips for use in the envelope for banking by mail.

A further object of this invention is likewise to provide such a special banking envelope which is also complete after removal of the recording slips for depositor and banker, so that it may be sealed as is when the desired slips have been inserted therein.

It is a practical object herein to have a banking envelope with adequate bank slips forming a unitary article of commerce produced in a single operation in the print shop, so that pasting up the two ends of the envelope proper is the only assembly operation required.

Other objects and advantages of our invention will appear in further detail as the specification proceeds.

In order to facilitate ready comprehension of this invention for a proper appreciation of the salient features thereof, the invention is illustrated on the accompanying drawing forming part hereof, and in which:

Figure 1 is a perspective front view of a bank by mail envelope made according to our invention and embodying the same in a practical form, the envelope being shown closed;

Figure 2 is a perspective rear view of the same envelope in original complete condition prior to actual use;

Figure 3 is another perspective rear view of the envelope in widely open condition preparatory to use thereof;

Figure 4 is a longitudinal transverse section of the envelope as taken on line 4—4 in Figure 2; and

Figure 5 is a development or layout of the envelope showing it as a blank prior to folding and pasting up to form an envelope.

Throughout the views, the same reference numerals indicate the same or like parts and features.

In its simplest terms, banking mainly consists in depositing or withdrawing funds from a bank on the part of a depositor and forwarding a receipt on the part of the bank to a depositor who has deposited funds. Other features of banking are not of direct interest in this connection and can be ignored at this time. However, in a bank are usually found deposit slips, withdrawal slips,

2

and in the hands of the banker are printed receipt slips, all these slips and several other types being ready to fill in and sign to carry out transactions in and with the bank involved.

When these transactions are carried out by mail, it can be stated that the banking is done by mail, which is perfectly feasible, but it has presented problems, because of loose slips being lost or mislaid, and mailing to the bank thus held up. Upon considering this problem, it has occurred to us that a banking envelope should be available that is complete for all ordinary banking business, so that the necessary slips are supplied with the envelope in a special and convenient manner. As a result of such consideration, we have succeeded in producing a bank by mail envelope which will now be described in detail in the following.

Hence, in the practice of our invention, a self-contained bank by mail envelope, generally indicated at **6** primarily includes the substantially rectangular front address panel **7** which bears the address indicated at **8** to which the envelope is intended to go by mail. This front address panel is also seen in Figures 4 and 5, the panel having two side or inner flaps **9** and **10** having paste applied at areas **11**, **12** for a purpose that will shortly appear. Along the bottom edge of front address panel **7** is integrally secured the rectangular rear panel **13** which is creased at **14** to fold up this rear panel behind front address panel **7** so as to be substantially coextensive therewith, as best seen in Figures 3 and 4. To initially form the envelope, the two inner end flaps **9**, **10** are pasted and folded inwardly over the ends of rear panel **13** to overlap the ends thereof inwardly after this rear panel has first been folded up along bottom crease line **14**. Thus the basic envelope is formed. The front address panel also has an upper closure flap **15**, as best seen in Figures 2, 3 and 5, provided with paste area **16** on the rear thereof for finally closing the envelope when that step is called for. The rear which carries the paste may also carry printed directions indicated at **17** for doing business by mail with the bank.

Thus far, the address on the front and the directions on the inner side of the flap are all that indicate the nature of this bank by mail envelope. The two side or inner end flaps already pasted over the ends of the rear panel **13** at **9** and **10** are provided with special extensions in the form of two individual integrally attached extreme end panels **18** and **19** forming slips of particular nature. Thus, extreme panel or portion **19** attached to inner end flap **9** has a printed receipt form indicated at **20** upon its outer side for filling in by the bank personnel, the panel forming a receipt slip connected to the flap by a weakened tear line **21**. In similar fashion, the other extreme panel or portion **18** attached to inner end flap **10** has a different form printed upon each side thereof, preferably a deposit form indicated at **22** printed upon the outer side and a withdrawal form indicated at **23** printed on the inner side of this panel **18**, and the panel itself thus forming a deposit and withdrawal slip connected to end flap **10** by a weakened tear line **24**. These two slips are thus originally physically attached to the envelope when this envelope is supplied by the bank to its patrons. It is to be noted that at each end, the envelope is initially provided with double flaps formed by inner flap **9** and its extreme panel **19** on the one hand, and by inner flap **10** and its extreme panel **18** on the other hand.

When a depositor is about to deposit money, money orders and perhaps also checks, these items are listed on the deposit form **22** of slip or panel **18** and this slip signed by the depositor and then torn off along line **24** and inserted into the envelope. In order to facilitate acknowledgment by the bank, the other slip or panel **19** is partly filled out with the name and address of the depositor and then torn off and also inserted in the envelope and the latter then sealed by flap **15** and mailed to the bank. The bank personnel fill in the rest of the receipt slip and then return it by mail to the depositor.

If, on the other hand, the depositor is about to withdraw funds from his account at the bank, he fills in the reverse side or withdrawal form **23** and then encloses the same on slip **18** in the envelope **6** and sends it to the bank, the bank personnel will make record of the withdrawal and will then forward its check for the sum desired by mail. In this case, the depositor simply tears off the receipt slip **19** and keeps it or throws it away before sending the envelope on to the bank.

In any event, the envelope described initially forms a unitary article that brings with it not only the envelope to be used to communicate with the bank, but also the necessary slips that may be required, the original arrangement of the slips as physically attached to the end flaps preventing loss or misplacing them at any time. To this feature is added the definite convenience afforded depositors in having the envelope and the proper slips for the bank at hand together, which feature also helps advertise the bank as well.

Manifestly, variations may be resorted to, and parts and features may be modified or used without others within the scope of the appended claim.

Having now fully described our invention, we claim:

A symmetrical self-contained bank by mail envelope, including the combination of an elongated substantially rectangular front address panel having relatively short vertical opposite ends and relatively longer opposite upper and lower edges, a substantially rectangular rear panel integrally attached to the lower edge of the front address panel and adapted to be folded upward into substantially co-extensive position upon the rear of said front address panel, an elongated narrow closure flap for the envelope integrally attached to the upper edge of the front address panel adapted to be folded rearwardly down from said upper edge and having a paste area upon the inner rear surface upon said closure flap, a pair of inner end or side flaps integrally attached to the short vertical ends of said front address panel with corresponding paste areas upon the inner rear surfaces thereof to allow said side flaps to be folded rearwardly inward and pasted upon the exterior of the ends of said rear panel when the latter is co-extensive with the front address panel, said side flaps being symmetrical and having their upper and lower ends tapered off outwardly in open position of said flaps so that the outer vertical end edges of the latter are shorter than the inner edges which are attached to the ends of the address panel, and a pair of extreme panels integrally attached to the shorter end edges of said side or end flaps at weakened vertical lines and being of the substantially same height as the length of said vertical shorter end edges and thus of less height than that of the front address panel, each extreme panel being removable from the end flap to which it is attached at the weakened line at the point of attachment when the end flaps are secured to the rear panel, one of said extreme panels being printed upon one side with a receipt form and the other extreme panel being printed upon one side with a deposit form and upon the other side with a withdrawal form, both extreme panels being elongated and substantially equal in area and symmetrical.



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