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DRIVE-IN PACKET

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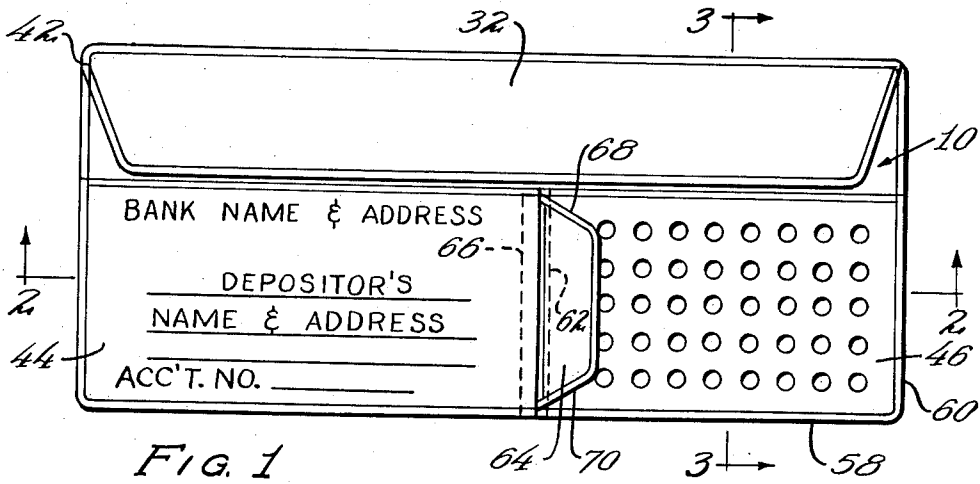


FIG. 1

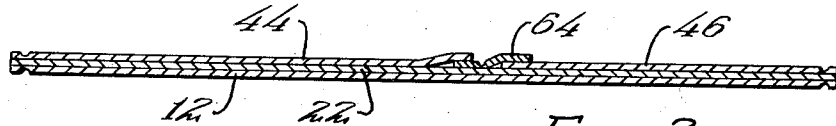


FIG. 2

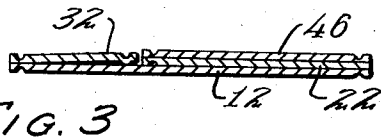


FIG. 3

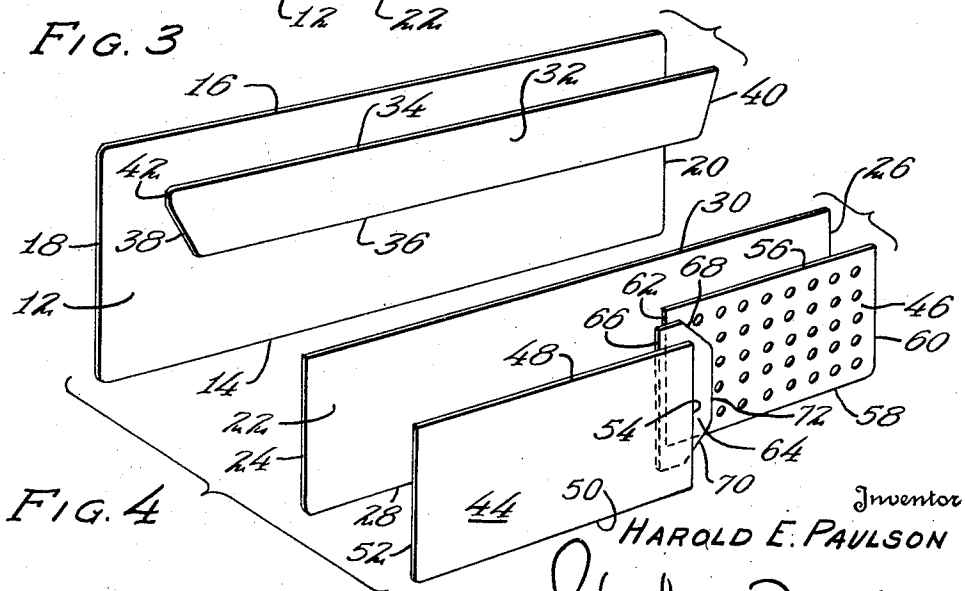


FIG. 4

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**DRIVE-IN PACKET**

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8 Claims. (Cl. 150—35)

This invention relates to a drive-in packet for drive-in banking and the like and is particularly devised to provide a container for coin and currency, including the usual deposit slips, checks, and the like wherein the contents of the packet are readily accessible for withdrawal by a teller and quick positive determination may be easily made as to whether the entire contents of the packet have been removed or withdrawn.

A particular object of the present invention is to provide a currency container for checks, paper money, deposit slips and the like having the feature of easy insertion of the currency into the currency pocket, positive retention of the currency within the pocket to prevent casual or inadvertent loss, and ready removal of the contents of the currency pocket by the depositor or teller.

A further object of the invention is the provision of a coin pocket overlying a portion of the currency pocket in which the presence or absence of coin may be determined immediately by visual reference through a transparent window panel. A further particular object of the invention is the provision of an identification pocket overlying another portion of the currency pocket having a transparent panel in which the identification card of the owner-depositor may be inserted. The identification card may be lined and printed to provide indicia aiding identification such as deposit or account numbers, name of bank or association, instructions, and the like.

A further object of the invention is to provide a tab member intermediate the insertion ends of the identification pocket and coin pocket to prevent loss inadvertently of the coin from the coin pocket, the tab member being particularly designed so as to overlie a portion of the coin pocket without preventing accessibility to the coin within.

A still further object is to provide a packet for drive-in banking which is attractive in appearance, durable in construction, simple and economical to manufacture, and low in cost to the purchaser.

A still further object of the present invention is to provide a drive-in packet for the use of a depositor which may be used as either a folded or unfolded container. Oftentimes, the person driving to a bank or other place of deposit desires to place the packet in a purse or pocket for safekeeping. In some instances it is more convenient to carry the packet in a folded condition, and in other instances it is more convenient to have the packet lie flat. It is particularly an object of the invention to provide a packet usable whether folded or flat without loss of purpose, the packet being usable in either way at the alternative of the depositor.

A further object is to provide a packet which is particularly designed to be made of plastic or other waterproof or resistant material and which is reusable for an extended period of time without undue wear, loss of function, or shoddiness of appearance.

In the rapid rise of drive-in banking the importance of having a packet which will provide a container for currency, coin, deposit slips and the like has become a necessity. Many forms of containers have been devised for this purpose which have proven to be of some value in varying degrees. In many instances paper constructions have been used in order to limit costs, but in such cases the containers are either not reusable or soon develop a shoddy appearance. Various faults and difficulties with existing containers have arisen. It is the object of the present invention to not only eliminate the undesirable

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features of existing containers, but to provide a packet having features which will be particularly adaptive to the packet for its purpose. For example, a problem arises in drive-in banking if excessive amounts of time are required by the teller to open the packet and to remove its contents. The more quickly the teller can transact the business of the depositor, the greater the satisfaction which results not only to the depositor but to the institution as well. By providing the features of transparency of pockets, rapid identification is made, the teller can quickly determine whether there are any coins for deposit, and also visually determine positively when all coins have been removed.

Since in some instances it has been found to be desirable to have only the identification pocket transparent and yet retain the feature of rapid, positive determination visually of the presence or absence of coins within the coin pocket, perforations may be made in the coin pocket. In such cases the teller can still positively determine the presence of coin in the pocket, but a different appearance is given to the packet.

A particular object of the invention lies in the provision of a flap to retain the currency and other papers in the currency pocket whereby the contents of the pocket are readily accessible, but cannot be inadvertently removed or lost. This feature of a flap retainer is achieved through use of a flap to overlie the currency particularly secured at one end in a manner so as to cause the flap to lie flat over the currency and to require a positive motion to raise and hold the flap open in order to withdraw the contents of the currency pocket.

These and other objects and novel features of the invention will be more clearly and fully set forth in the following specification and claims.

In the drawings forming a part of the specification:

FIGURE 1 is a front elevation of the drive-in packet showing the arrangement of the pockets and the currency retaining flap.

FIGURE 2 is a horizontal, cross sectional view of the packet taken along the lines 3—3 of FIGURE 1.

FIGURE 3 is a vertical cross sectional view of the packet taken along the lines 4—4 of FIGURE 1.

FIGURE 4 is an exploded view of the packet showing the arrangement of the parts.

The drive-in packet is generally numbered 10 and in preferred construction is made of plastic which may be colored or other similar material to provide a durable waterproof surface which will be relatively free from wear and attractive in appearance. The packet is designed for drive-in banking and accordingly may be manufactured in sizes to correspond to the commercial checks or currency in use in a particular locality, or may be made in sizes to readily accept standard sizes of checks or currency as desired.

The packet comprises a generally rectangular back panel 12 having generally parallel side edges 14 and 16 and end edges 18 and 20. To a surface of the back panel 12 is secured a first front panel generally numbered 22 of lesser width than said back panel 12 and coextensive in length with said back panel 12 so as to overlie a substantial portion of said back panel 12. The first front panel 22 has generally parallel end edges 24 and 26 and side edges 28 and 30, the general shape of said first front panel 22 being similar to that of said back panel 12. The first front panel 22 is secured to the back panel 12 along a longitudinal side edge 14 of the back panel 12 and a longitudinal side edge 28 of the first front panel. The first front panel 22 is coextensive with the back panel 12 in length and in preferred construction is secured to said back panel 12 along both end edges 24 and 26 to corresponding end edges 18 and 20 of said back panel. Thus the first front panel 22 is secured to said back panel 12

along three corresponding edges, the upper side edge 30 of said first front panel 22 remaining free or unsecured to provide an opening into the pocket for currency and the like. In modified form one end edge of the first front panel 22 may be left unsecured, but preferred construction is that both end edges of the first front panel 22 be secured to corresponding end edges of the back panel 12.

The currency retaining flap is formed by having a second front panel generally numbered 32 having longitudinal generally parallel side edges 34 and 36 and end edges 38 and 40 which may be generally parallel, but which in preferred construction are diagonally biased inwardly from said upper longitudinal edge 34 to said longitudinal side edge 36, the side edge 36 being somewhat shorter in length than the edge 34. From a plan view of the second front panel 32 the shape of the panel is generally that of an elongated trapezoid. The second front panel 32 is secured to said back panel 12 along the longest longitudinal side edge 34 of said second front panel 32, and longitudinal side edge 16 of said back panel. The second front panel 32 provides a currency retaining flap to overlie the back panel, the unsecured longitudinal side edges of the currency retaining flap 32 and the first front panel 22 being in adjacent parallel relation.

In preferred construction a portion of one of the side edges of the currency retaining flap 32 may be secured to a side edge of the back panel 12. As is clearly evident from the drawings the side edge 38 of the back 32 has a portion 42 secured to said edge 18 of said back panel adjacent the longitudinal edge 34 of said flap 32 and the longitudinal edge 16 of said back panel 12. This particular construction has the advantage of causing said currency retaining flap 32 to lie flat over said back panel surface providing a secure enclosure for said currency and the like in conjunction with said first front panel 22. Again, by virtue of the preferred construction, the flap 32 is resistive to being upturned and after currency is removed or inserted resiliently returns to its flat position.

To the outer face of the first front panel 22 are secured the identification pocket panel generally numbered 44 and the coin pocket panel generally numbered 46. The pockets 44 and 46 are the same width as the front panel 22 in preferred construction and are designed to be secured to the front panel 22 along three edges, the fourth pocket edge being unsecured. The identification pocket 44 in preferred construction is a transparent panel of generally rectangular shape and of a width corresponding to the width of the front panel 22, the panel 44 being designed to overlie a portion of the front panel 22 and to be secured to edges of said front panel 22. The identification pocket panel 44 has generally parallel side edges 48 and 50 and end edges 52 and 54. The panel 44 is secured to the front panel 22 along the side edges 48 and 50 to corresponding portions of the side edges 28 and 30 of the front panel 22 and along the end edge 52 of the identification pocket panel 44 to the corresponding end edge 24 of the front panel 22. The other end edge 54 is left unsecured in order to provide an opening into the identification pocket for the insertion of desired material.

The coin pocket 46 is formed by having a generally rectangular panel which in preferred construction is transparent and which may be perforated as shown in FIGURES 1 and 4. The panel 46 has generally rectangular side edges 56 and 58 and end edges 60 and 62, the panel 46 being of the same width as the front panel 22 and of a length to overlie a greater portion of the surface of the front panel 22 which is not overlain by the identification pocket panel 44. The coin pocket panel is secured to said front panel 22 along side edges 56 and 58 to corresponding portions of the side edges 28 and 30 of the front panel 22, and along the end edge 60 to the corresponding end edge 26 of the front panel 22. The other end edge 62 of the coin pocket panel 46 is left unsecured to provide an opening into which coins and the like may be inserted.

To retain coins inserted in the coin pocket from falling out through the unsecured end 62 a closure flap is provided generally numbered 64. The closure flap 64 comprises a generally trapezoidal shaped member in preferred construction although other shapes would be satisfactory. The flap 64 is designed to overlie a major portion of the open end edge 62 of the coin pocket 46 to retain coins therein. An edge 66 of the flap 64 is designed to underlie the identification pocket free edge 54 and to be secured to the front panel 22 along this edge. In preferred construction the length of the edge 66 corresponds to the width of the front panel 22, the edge 66 of the flap 64 being secured to the front panel 22 along the entire length of the edge. The side edges 68 and 70 of the flap 64 are biased inwardly toward each other from the secured edge 66 for at least a portion of their length, preferably adjacent the unsecured longitudinal edge 72 to prevent having corners which will tend to snag or engage and tend to pull the flap 64 upright.

As is clearly shown in FIGURE 4 the various panels are designed to be secured by heat, compression, adhesives or other desired means to each other in a manner which will enable a relatively simple and economical construction. The overlying relationship of the various panels and flaps is more clearly evident in FIGURES 2 and 3 although it is believed that the construction and use of the packet has been made evident without such reference.

The closure flap 64 with its secured edge 66 underlying the free or unsecured edge of the panel 44 provides an abutment which prevents identification cards or papers from being lost or withdrawn inadvertently.

In accordance with the patent statutes, I have described the principles of construction and operation of my drive-in packet, and while I have endeavored to set forth the best embodiment thereof, I desire to have it understood that obvious changes may be made within the scope of the following claims without departing from the spirit of my invention.

I claim:

1. A drive-in banking packet for holding coin and currency in separate compartments comprising,
  - (a) an elongated back panel having generally parallel longitudinal side edges and end edges,
  - (b) a generally rectangular front panel of lesser width than said back panel and having one longitudinal edge and both end edges secured in contiguous relation to the edges of said back panel to overlie a surface thereof,
  - (c) a currency retaining flap having a generally rectangular shape coextending with said back panel and of lesser width than said back panel overlying a portion of said surface of said back panel and secured in face contact thereto along the other longitudinal edge thereof,
  - (d) a first pocket forming member of transparent material having approximately the same width as said front panel and of a generally rectangular shape having its longitudinal edges attached to longitudinal edges of said front panel and having a transverse edge of said member attached to one transverse edge of said front panel so as to overlie a portion of said front panel to form a card receiving recess,
  - (e) a second pocket forming member having approximately the same width as said front panel and of a generally rectangular shape having its longitudinal edges attached to longitudinal edges of said front panel and a transverse edge of said member attached to the other transverse edge of said front panel so as to overlie a portion of said front panel, said pocket forming members having opposed open ends, and
  - (f) a closure flap having the same approximate width as said front panel and secured in face contact to said front panel intermediate the open ends of said pocket forming members and overlying the open end of one said pocket.

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2. The structure of claim 1 and in which the open ends of said pocket members are adjacent said closure flap.

3. The structure of claim 1 and in which the unfastened longitudinal edge of said currency retaining flap extends adjacent to the unsecured longitudinal edge of said front panel.

4. The structure of claim 1 and in which said second pocket forming member is perforated.

5. The structure of claim 1 and in which said second pocket forming member is transparent.

6. A drive-in banking packet having a recess for generally rectangular bills, checks, deposit slips and the like, a card pocket, and a coin pocket, comprising,

(a) a generally elongated rectangular rear panel of a length and width to correspond to commercial checks,

(b) a front panel of lesser width than said rear panel and coextending therewith secured in face contact to said rear panel along its end edges and one side edge to form a recess,

(c) a generally rectangular flap member secured in face contact to said rear panel along the opposite side edge of said rear panel to which said front panel is secured,

(d) said front panel and said flap member overlying portions of the same face of said back panel and having free side edges adjacent,

(e) a card pocket comprising a generally rectangular panel to overlie a portion of said front panel and having one end edge secured to one end edge of said front panel and its side edges secured to portions of the side edges of said front panel, said other end edge of said card pocket panel being free,

(f) a coin pocket comprising a generally rectangular panel to overlie another portion of said front panel

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and having one end edge secured to the opposite end edge of said front panel from the edge to which said card pocket panel is secured, and its side edges secured to the side edges of said front panel, said other end edge of said card pocket panel being free,

(g) said free edges of said coin pocket panel and said card pocket panel adjacent each other,

(h) a coin retaining closure member of the approximate width of said free edge of said coin pocket panel secured to said front panel portion underlying the free edge of said card pocket panel, said closure member overlying the free edge of said coin pocket panel and a portion of said panel,

(i) portions of said panels for said coin pocket and said card pocket being transparent, and

(j) perforations in said coin pocket panel overlying said portion of the outer face of said front panel.

7. The structure of claim 6 and in which said card pocket panel is of greater length than said coin pocket panel, said drive-in banking packet being relatively flat and resistant to folding.

8. The structure of claim 6 and in which said flap member may have a portion of one end edge adjacent said secured side edge secured to said rear panel.

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