Jan. 25, 1955 C. D. ELLITHORPE 2,700,433

SIDEWALK BANKING APPARATUS

Filed Feb. 28, 1952

Fig. 1.

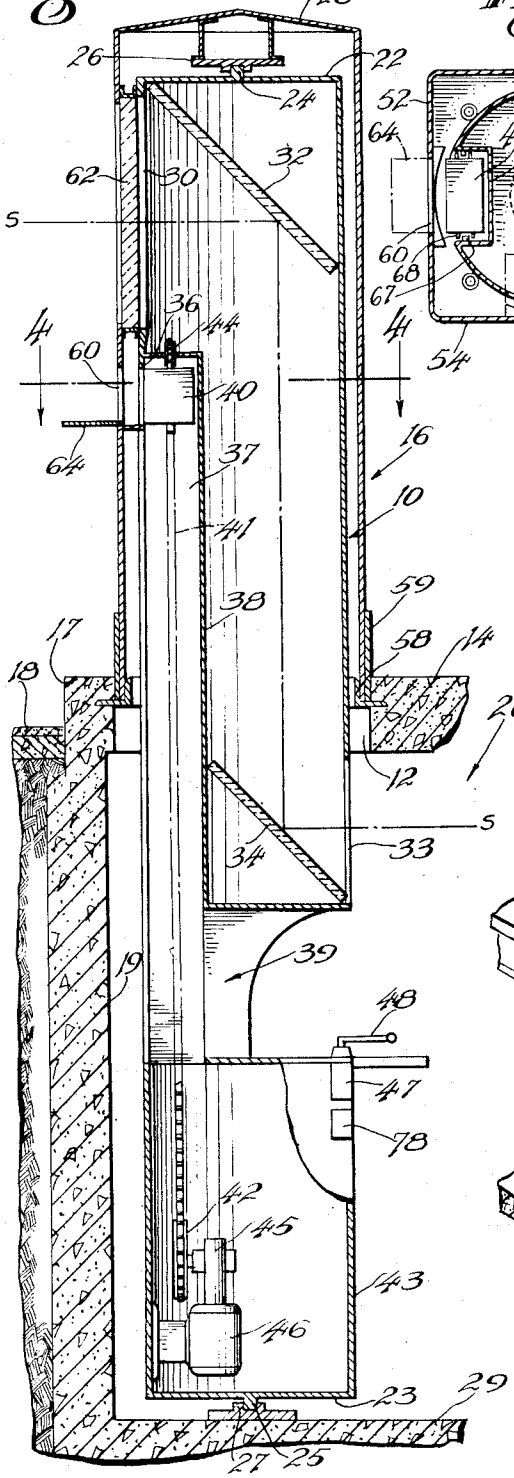


Fig. 4.

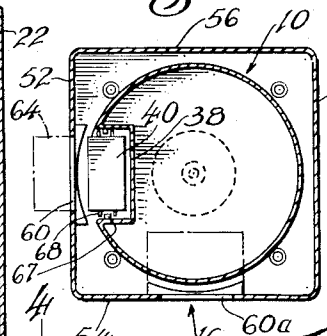


Fig. 2.

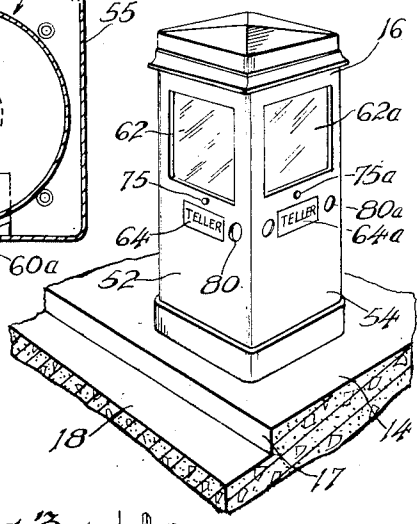
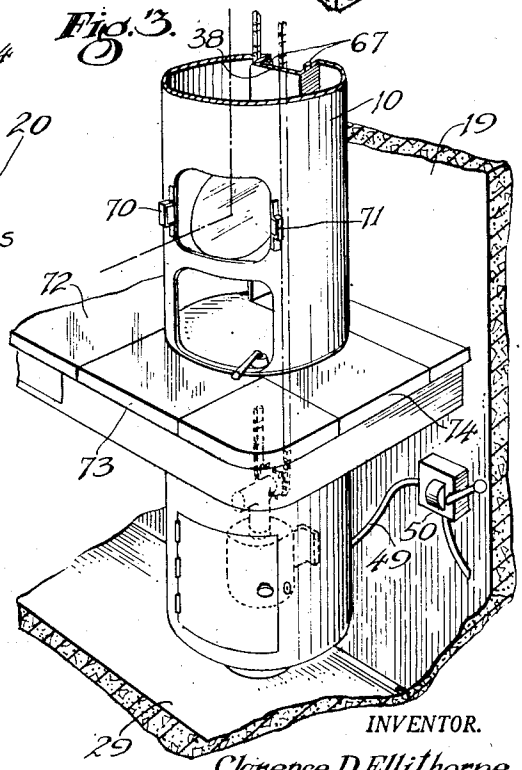


Fig. 3.



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SIDEWALK BANKING APPARATUS

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Application February 28, 1952, Serial No. 274,032

9 Claims. (Cl. 186—1)

This invention relates to improvements in sidewalk banking apparatus and, more particularly, to a new apparatus in the nature of a "curb teller" for use in rendering banking services or the like with equal facility both to pedestrians on a sidewalk and to vehicles parked at the adjacent street curb.

Sidewalk banking apparatus of the "curb teller" type is known in which a closed stand or kiosk projecting upward from a sidewalk next to the street curb provides means for visual and oral communications and means for the transmission of articles between the occupant of an automobile parked at the curb and a person attending the apparatus from within the confines of a bank building. This known apparatus is not suited for pedestrian use, since a pedestrian desiring to use it must step into the street and stand there at considerable inconvenience and with a risk of personal injury by passing vehicles. In order to serve pedestrians at the sidewalk, banks have provided special windows or booths which require their own tellers and which seldom can be located so as to serve motorists as well as pedestrians.

Accordingly, it is an object of this invention to provide a sidewalk banking apparatus by which banking services or the like can be rendered with equal facility and safety both to pedestrians on a sidewalk and to occupants of vehicles at the adjacent street curb, and one which can be attended by a single person.

A further object of the invention is to provide such an apparatus that is efficient and safe in construction and operation and which fully protects the attendant against personal injury and protects the apparatus and the valuables involved in the banking transactions against vandalism.

The foregoing and other objects, features, and advantages of this invention will become apparent from the following detailed description and the accompanying drawing of an illustrative embodiment. In the drawing:

Fig. 1 is a vertical cross-section through an assembled sidewalk banking apparatus embodying this invention;

Fig. 2 is a perspective view of the sidewalk stand or kiosk of the apparatus shown in Fig. 1;

Fig. 3 is a perspective view of a lower portion of the apparatus beneath the sidewalk, and

Figure 4 is a horizontal cross-section taken along line 4—4 of Figure 1.

As seen in Fig. 1 of the drawing, the sidewalk banking apparatus here illustrated is one of the "curb teller" type and includes a vertically elongated rotary housing **10** rotatably disposed in an opening **12** formed in a sidewalk structure **14**, through which the housing extends upward into a stand **16** that is mounted in the sidewalk structure around opening **12** and encloses the upper portion of the housing. Typically, the stand **16** and opening **12** are located adjacent to the curb **17** of a street **18**. The rotary housing extends downward from them into a room **20** beneath the sidewalk, where an attendant may be stationed, and this room forms part of a bank or similar building which may be bounded by a retaining wall **19** along the street foundation.

The housing **10** as here illustrated has the form of an elongated cylinder comprising a cylindrical body wall and top and bottom end walls **22** and **23**. These walls carry pintles **24** and **25**, respectively, which are located on the axis of the cylinder and which support it for rotation horizontally in upper and lower bearings **26** and **27**, respectively. The upper bearing may be mounted on top wall **28** of the stand **16**, while the lower bearing **27** may be mounted on the floor **29** of room **20**.

The upper portion of the cylindrical housing **10**, i. e., that part projecting above the sidewalk opening, is formed at one side, near the top, with a window **30** behind which a downwardly slanted mirror **32** is mounted in the housing. The lower portion of the housing, i. e., that part projecting into room **20**, is formed with a window opening **33** in a side of the cylinder opposite to the side containing window **30**, and behind opening **33** an upwardly slanted mirror **34** is mounted in the housing in parallel relation to the upper mirror **32**. Thus a line of vision diagrammed as S—S is provided for visual communications between an attendant standing before the opening **33** in room **20** and customers outside the stand **16**.

Adjacent to the upper window **30**, i. e., immediately below it in this form, the housing **10** is formed with an article transfer opening **36** which constitutes the upper or outwardly opening end of a passageway **37** extending along the body wall of the housing. A longitudinal channel structure **38** in the cylindrical housing body defines this passageway, which extends downward through the sidewalk opening **12** and into an internal recessed portion **39** of the housing structure. That portion opens into room **20** below the lower window opening **33**, so as to be accessible to the attendant but inaccessible to persons outside stand **16**. Thus the passageway **37** permits the transfer of articles such as bank books, deposits, and the like, between customers at the sidewalk and an attendant inside the apparatus, with full protection against vandalism or injury, for the attendant and for the articles being transferred; and to facilitate the article transfers suitable conveying means may be provided.

According to the illustrated embodiment, a carrier **40** is movable vertically between a position opposite opening **36** and a position opposite recess **39**, this carrier being suspended between ends of a chain **41** which passes downward from the carrier around a driving sprocket **42** in the base **43** of housing **10** and thence passes upward and over idler sprockets to a connection with the top of the carrier. One idler sprocket **44** is mounted at the top of the channel structure **38**, while another (not shown) may be in line with sprocket **44** at one side of the channel structure. Longitudinal guides **67** on the side walls of that structure coact with flanges **68** on the end walls of the carrier, as seen in Fig. 2, so as to hold the carrier to the desired path in passageway **37**.

The driving sprocket **42** is driven through a reduction gear box **45** from a reversible driving motor **46** mounted in the housing base **43**. The operation of the driving motor is controlled through a suitable electrical circuit (not shown) by means of a switch **47** having a handle **48** located for convenient manipulation by the attendant in room **20**. By moving the switch handle in one direction the attendant causes the driving mechanism to move the carrier **40** upward into registry with opening **36**, where it will be accessible for loading or unloading by a customer, while movement of the switch handle in the opposite direction causes the carrier to be returned to a lower position where it is accessible for unloading or loading through recess **39** by the attendant or teller. The current supply for motor **36** may be furnished through a flexible electrical cable **49** extending from a master switch **50** mounted on wall **19**.

Referring more particularly to the construction of stand **16**, this as shown is a closed stand substantially square in horizontal cross-section. It presents a front wall **52** facing the street **18**, a side wall **54** facing along the sidewalk **14**, a closed back wall **55**, and a closed side wall **56**. The base of the stand is mounted in the sidewalk structure by being seated on a support **58** of angular cross-section which is embedded in the sidewalk, and being surrounded by a reinforcing band **59** which confines the lower edges of walls **52**, **54**, **55** and **56** between itself and the upright portion of angular member **58**.

The front and side walls **52** and **54** of stand **16** are formed, respectively, with article transfer openings **60**, **60***a* on the level of the upper opening **36** of housing **10**, and these walls are also provided, respectively, with transparent window panels **62**, **62***a* adjacent to and above

the respective article transfer openings. The window panels **62**, **62***a* are preferably panels of bullet resistant glass. The article transfer openings **60**, **60***a* are provided, respectively, with hinged doors **64**, **64***a* which may be opened and closed in any desired manner. Each door preferably is hinged at its lower edge so as to form a shelf or deal tray for the convenient use of customers when the door is open. The movements of each door preferably are controlled by an automatic mechanism co-ordinated with movements of the article carrier **40**, through a door operating mechanism of the type disclosed in my co-pending application, Serial No. 256,627, filed November 16, 1951.

Fig. 3 of the drawing shows the lower portion of the rotary housing **10**, and as there shown handles **70** and **71** may be fixed to this portion at locations convenient to the attendant in room **20**, who may grasp the handles and move them to rotate the whole housing structure from one to the other of two working positions. Of course, a power operated means for rotating the housing can be provided, if desired. In one working position of the housing, the upper housing opening **36** registers with the article transfer opening **60** and door **64** in the front wall **52** of the sidewalk stand, and the upper mirror **32** is aligned with the front wall window panel **62**. In this position the apparatus is adapted to serve customers in vehicles parked at curb **17** in front of the stand **16**, and the attendant in room **20** stands at the front side **73** of a counter **72** which surrounds the lower portion of the housing.

On the other hand, if a pedestrian desiring banking service approaches the stand **16** on sidewalk **14**, the attendant may be made aware of his presence by a suitable signal and may then rotate the housing **10** through an arc of 90° so as to dispose the housing opening **36** and window **30** in alignment with the article transfer opening **60***a* and window panel **62***a* of the stand side wall **54**. By moving around the corner of counter **72** to end **74** thereof the attendant can see and serve pedestrians standing on the sidewalk.

It will be understood that suitable signalling means comprising a push button **75***a* or the like may be provided on wall **54** for the use of pedestrians, and that similar means comprising a push button **75** on front wall **52** may be provided for the use by motorists desiring service from the street or front side of the stand. The signalling means may include an electrically connected sounding device such as a buzzer, chimes or the like, which can be mounted in the base of the housing structure as indicated diagrammatically at **78** in Fig. 1.

In addition to the described provisions for visual communications and for the transmission of objects between customers at either location outside stand **16** and an attendant in room **20**, there may also be provisions for oral communications between customers and the attendant. For this purpose the stand walls **52** and **54** may be formed with grills **80**, **80***a*, respectively, for transmitting sound into and from the apparatus. The hollow housing itself may provide sufficient sound transmission between these grills and the lower window opening **33**, or a special electrical or electronic sound communication system may be provided, if desired.

It will be understood that the embodiment hereinabove described and illustrated in the drawing is exemplary and that various changes, omissions and additions may be made without departing from the scope of the invention which is intended to be defined by the appended claims.

I claim:

1. In a sidewalk banking apparatus or the like for servicing customers at different locations by a sidewalk structure or the like, an oscillatory housing adapted to extend upward from such structure and having an upright wall portion formed with an opening for the transfer of articles into and from the housing by a customer, means on the housing to support it for oscillatory movement between positions in each of which said opening is accessible to customers at one of said locations, the housing having an internal portion inaccessible to persons at said locations but accessible to an authorized attendant, and means for transferring articles between the last mentioned portion and said opening in any of said housing positions.

2. In a sidewalk banking apparatus or the like for servicing customers at different locations by a sidewalk

structure or the like, an oscillatory housing having an upright wall portion adapted to extend upward from such structure and formed with an article transfer opening, a stand to enclose said upright wall portion and formed with horizontally spaced openings to face said locations on the level of the housing opening, means on the housing to support it for oscillatory movement between different positions in each of which its opening registers with one of the stand openings, the housing having an internal portion inaccessible to persons at said locations but accessible to an authorized attendant, and means for transferring articles between the last mentioned portion and the housing opening in any of said housing positions.

3. In a sidewalk banking apparatus or the like for servicing customers at different locations by a sidewalk structure or the like, an oscillatory housing having an upright wall portion adapted to extend upward from such structure and formed with an article transfer opening, a stand adapted to be mounted on said structure and to enclose said upright wall portion, said stand being formed with horizontally spaced openings to face said locations on the level of the housing opening, means on the housing to support it for oscillatory movement between different positions in each of which its opening registers with one of the stand openings, the housing having an internal portion inaccessible to persons at said locations but accessible to an authorized attendant, means for transferring articles between the last mentioned portion and the housing opening in any of said housing positions, and means for visual communication between the attendant and a customer at any of said locations, including window panels in the stand adjacent to the respective stand openings and a window in said upright wall portion to register with one of said window panels in each of said housing positions.

4. In a sidewalk banking apparatus or the like for servicing customers at different locations by a sidewalk structure or the like, an elongated rotatable housing adapted to extend vertically through an opening in such structure and having an upper portion to project thereabove and a lower portion to project into a room therebelow, said upper portion being formed with an opening for the transfer of articles to and from the housing by, and with a window for observation of, such customers, said lower portion being formed with an opening accessible to an attendant in such room, means for transferring articles between said housing openings, means for visual communication between such attendant and a customer before said housing window, and means on the housing to support it for rotation about a vertical axis so as to dispose the opening and window of said upper portion at any desired one of said locations.

5. In a sidewalk banking apparatus or the like for servicing customers at different locations by a sidewalk structure or the like, an elongated rotatable housing adapted to extend vertically through an opening in such structure and having an upper portion to project thereabove and a lower portion to project into a room therebelow, a stand adapted to be mounted on said structure and to enclose said upper housing portion, said upper portion being formed with an opening for the transfer of articles to and from the housing by, and with an adjacent window for observation of, such customers, said stand being formed with angularly spaced article transfer openings and adjacent transparent window panels for use of customers at the respective locations, said lower portion being formed with an opening accessible to an attendant in such room, means for transferring articles between said housing openings, and means on the housing to support it for rotation about a vertical axis so as to dispose the opening and window of said upper portion in registry with the respective stand opening and window panel at any desired one of such locations.

6. In a sidewalk banking apparatus or the like for servicing customers at different locations by a sidewalk or like structure, an elongated rotary cylindrical housing having a window formed at one side of an upper portion thereof and another window formed at the opposite side of a lower portion thereof, article transfer openings in the housing adjacent the respective windows, co-operating parallel mirrors respectively mounted in said housing behind said windows for visual communications between persons before the windows, and article conveying means

including a passageway extending along the housing between said transfer openings.

7. In a sidewalk banking apparatus or the like for servicing customers at different locations by a sidewalk structure or the like, an elongated rotary cylindrical housing having a window formed at one side of an upper portion thereof and another window formed at the opposite side of a lower portion thereof, article transfer openings in the housing adjacent the respective windows, co-operating parallel mirrors respectively mounted in said housing behind said windows for visual communications between persons before the windows, and article conveying means including a passageway extending along the housing between said transfer openings, said housing extending vertically through an opening in such structure with said upper portion projecting thereabove and said lower portion projecting into a room therebelow, and a stand mounted on said structure and enclosing said upper portion, said stand being formed with an article transfer opening and an adjacent transparent window panel at each of said locations, and means supporting the housing for rotation about its longitudinal axis so as to dispose its upper window and transfer opening in registry with the stand opening and window panel at any desired one of said locations.

8. In a sidewalk banking apparatus or the like for servicing customers at different locations by a sidewalk structure or the like, an elongated rotary cylindrical housing having a window formed at one side of an upper portion thereof and another window formed at the opposite side of a lower portion thereof, article transfer openings in the housing adjacent the respective windows, co-operating parallel mirrors respectively mounted in said housing behind said windows for visual communications between persons before the windows, and article conveying means including a passageway extending along the housing between said transfer openings, said housing extending vertically through an opening in such structure with said upper portion projecting thereabove and said lower portion projecting into a room therebelow, and a stand mounted on said structure and enclosing said upper portion, said stand being formed with an article transfer opening and an adjacent transparent window panel at each of said locations, means supporting the housing for rotation about its longitudinal axis so as to dispose its upper window and transfer opening in registry with the stand opening and window panel at any desired one of said locations, and means controlled by an attendant in said room for rotating the housing.

9. In a sidewalk banking apparatus or the like for servicing customers at different locations by a sidewalk structure or the like, an elongated rotary cylindrical housing having a window formed at one side of an upper portion thereof and another window formed at the opposite side of a lower portion thereof, article transfer openings in the housing adjacent the respective windows, co-operating parallel mirrors respectively mounted in said housing behind said windows for visual communications between persons before the windows, and article conveying means including a passageway extending along the housing between said transfer openings, said housing extending vertically through an opening in such structure with said upper portion projecting thereabove and said lower portion projecting into a room therebelow, and a stand mounted on said structure and enclosing said upper portion, said stand being formed with an article transfer opening and an adjacent transparent window panel at each of said locations, and means supporting the housing for rotation about its longitudinal axis so as to dispose its upper window and transfer opening in registry with the stand opening and window panel at any desired one of said locations, said supporting means comprising co-operating axial pintles and bearings on ends of said housing and adjacent parts of said stand and said room.

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