

[54] **CHECKBOOK WALLET WITH CONCEALMENT FEATURE**

1,477,330 12/1923 Elliott 281/19 R
3,671,059 6/1972 Zeller..... 281/17 X

[76] Inventor: **Leo H. Strus**, 5301 E. County Line,
White Bear Lake, Minn. 55110

Primary Examiner—Jerome Schnall

[22] Filed: **May 4, 1973**

[57] **ABSTRACT**

[21] Appl. No.: **357,489**

The disclosed checkbook wallet structure is provided with special flaps, preferably opaque, adapted to overlaid a portion of the check register. These flaps are hingedly or pivotally mounted to permit them to be peeled back, thus revealing what formerly was concealed. One concealment flap is mounted on the conventional outer checkbook cover and the other is mounted on a removable double thickness insertion panel adapted to fit over a tongue of the checkbook register. This concealment feature is particularly useful for maintaining privacy regarding the amounts in the "deposit" and/or "balance" columns of the register.

[52] U.S. Cl..... **281/17, 283/6, 283/58**

[51] Int. Cl..... **B42d 3/15**

[58] Field of Search..... 281/3 R, 4, 19 R, 34, 17;
283/58, 6

[56] **References Cited**

UNITED STATES PATENTS

398,875	3/1889	Benson	281/17
440,037	11/1890	Jamison	281/3 R X
494,360	3/1893	Winfield.....	281/3 R
665,256	1/1901	McComb	281/34 X
732,524	6/1903	Cushman	281/34

5 Claims, 4 Drawing Figures

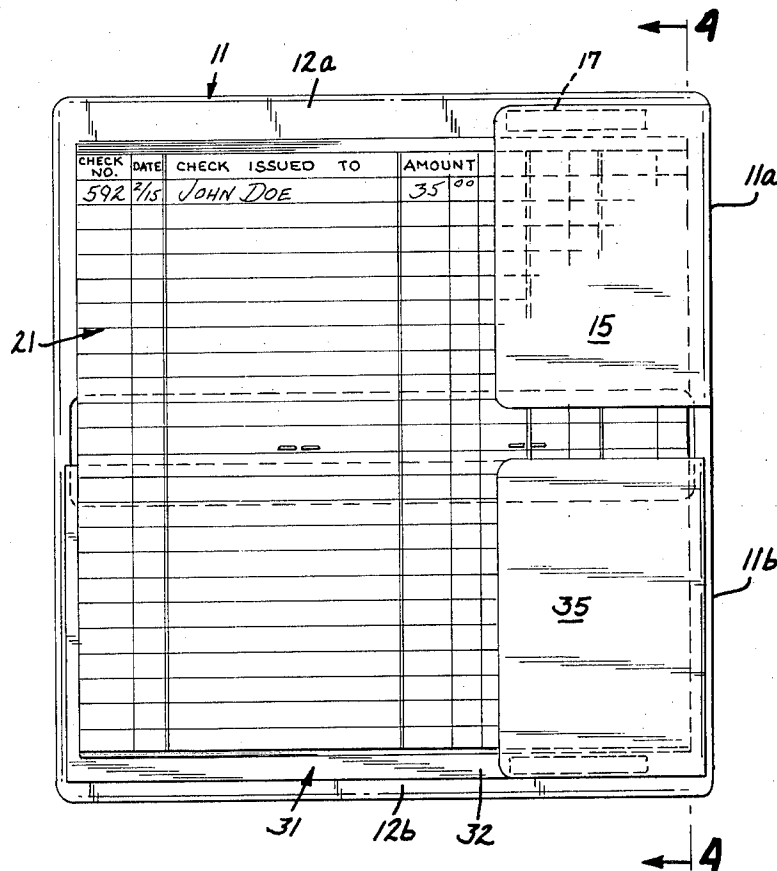


FIG. 1

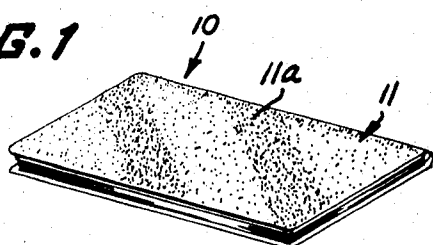


FIG. 2

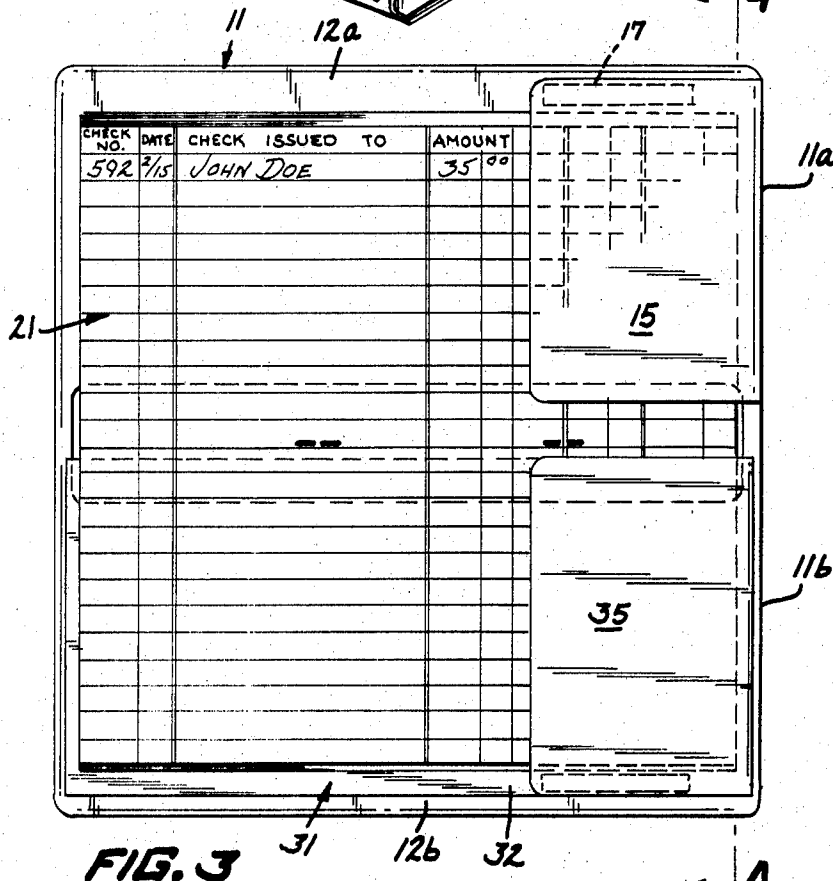
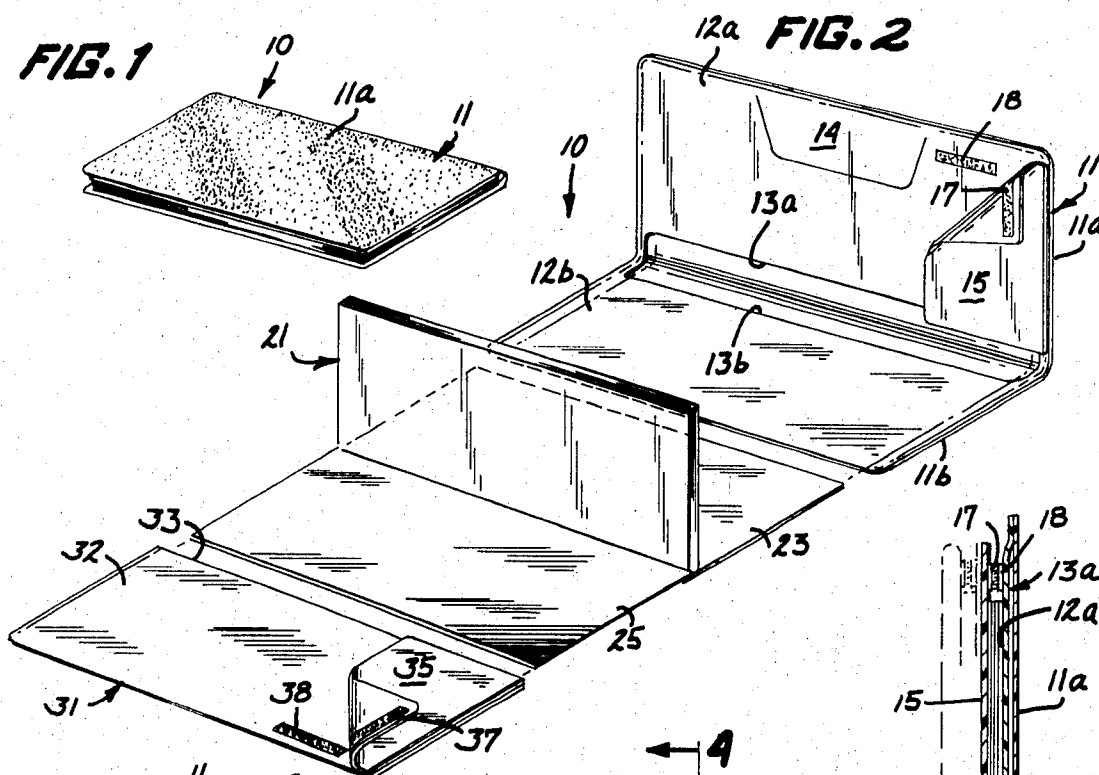
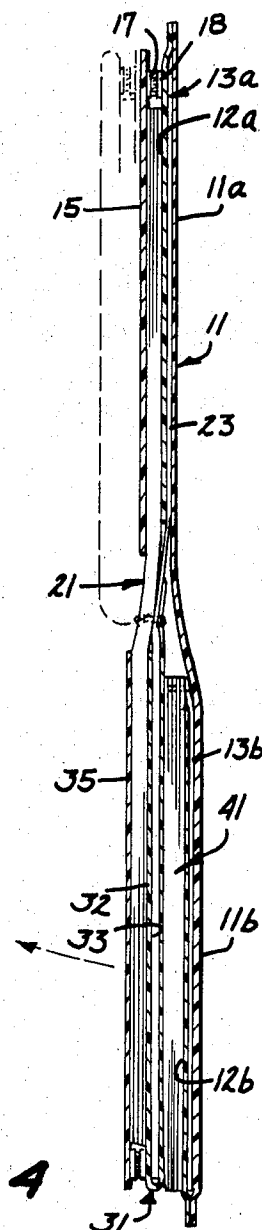


FIG. 3

FIG. 4



CHECKBOOK WALLET WITH CONCEALMENT FEATURE

FIELD OF THE INVENTION

This invention relates to the art of checkbooks and checkbook covers, sometimes referred to as checkbook wallets. An aspect of this invention relates to portable or pocket-size checkbook/checkbook register combinations which are customarily protected by an outer cover or wallet. A further aspect of this invention relates to a checkbook wallet which is an improved version of the conventional type having a front outer cover hingedly connected to a back outer cover, the front and back outer covers being provided with inner panels to define pockets for receiving tongues from the check register and the checkbook pad.

DESCRIPTION OF THE PRIOR ART

Most of the portable checkbooks (i.e. checkbooks for pocket use) preferred by commercial banks, at least those in the United States, are of two general types. In one type, each check blank is integral with a stub on which the relevant check record is kept and deposit and balance figures or computations can be noted. In another type, a separate check register or record forms one small bound book and the checks are bound separately. Various types of checkbook covers or wallets have been designed to protect or facilitate pocket use of these types of checkbooks.

In recent years, it has been suggested that checkbook designs be modified to simplify record keeping. Examples of such modified checkbooks are disclosed in U.S. Pat. Nos. 3,048,426 (Rodriguez et al.), 3,147,028, (scully), and 3,620,553 (Donnovan). Regardless of the type of record keeping employed, however, the prior art has not generally dealt directly with the problem of properly maintaining the confidential nature of financial data or transactions in the checkbook stub or register. Maintaining the confidentiality of this information is particularly difficult with the register style of checkbook. While the information (amount, number, etc.) of a freshly drawn check is being noted in the register, the balance and deposit columns of the register are virtually always exposed, since these typically are printed to the right of the columns allotted to check information. Furthermore, the check register, when opened, can reveal two entire pages of deposit and balance entries.

In the book art generally, it is well known that various types of insertion means can be interleaved with the pages or the covers of the book. However, this art apparently fails to suggest any solution to the problem of maintaining the confidential nature of the type of financial information typically contained in a checkbook register. The following references are believed to be representative of the book insertion art generally: U.S. Pat. No. 3,460,744 (Turkenkopf), issued Aug., 1969, and U.S. Pat. No. 3,608,219 (Verebay), issued Sept. 1971.

Accordingly, this invention contemplates providing a concealment feature in a conventional checkbook cover or wallet which will provide the desired confidentiality of, for example, amounts of deposits or balances.

SUMMARY OF THE INVENTION

In the present invention, the outer cover of the checkbook or the inner panel integral therewith (which defines the pocket into which a tongue from the check-

book register is inserted) is provided with a hingedly or pivotally mounted concealment flap. This concealment flap is designed to cover up the "deposit" or "balance" columns of the check register (or other confidential information), and the pivotal mounting or attachment permits the flap to be folded back or peeled back, so that the checkbook user can add further figures or information or read the formerly concealed matter at a desired time. A second, similar concealment flap is provided for the opposite page of the check register. This second flap is integral with a double thickness which defines a second pocket for the opposite tongue of the checkbook register. This double thickness panel is thus a removable insert which can be interleaved between the front and back outer panels of the checkbook cover. Each concealment flap is preferably opaque but can be translucent, provided the matter underneath the flap is rendered illegible by optical distortion, light scattering, or the like. One concealment flap is typically hinged from either the top or side edge of the front panel of the checkbook cover and can move horizontally or vertically (typically right to left) to reveal the formerly concealed matter. The other concealment flap is mounted in a similar manner on the bottom or side edge of the double thickness insertion panel. These concealment flaps give the check writer a more comfortable and more private way to write checks when in public places or anywhere in the presence of other persons. Due to the ease of pivoting or folding or turning back the concealment flaps, the extra privacy does not make the checkbook any more difficult to use. Furthermore, the concealment flaps, suitably interleaved with check pad or check register pages, can function as a bookmark to simplify looking up past check record entries or the like.

If desired, the flaps can be maintained in the concealment (i.e. a flat or interleaved) position with the aid of a suitable mechanical or magnetic fastener.

DESCRIPTION OF THE DRAWING

FIG. 1 is a perspective view of a wallet-like checkbook of this invention in the conventional folded position;

FIG. 2 is an exploded perspective view of the checkbook of FIG. 1 showing the interrelationship of the various elements of this invention;

FIG. 3 is a plan view, on an enlarged scale, of an open checkbook of this invention;

FIG. 4 is a cross-sectional view, on a further enlarged scale, taken long line 4-4 of FIG. 3.

DETAILED DESCRIPTION OF THE DRAWING

In the description which follows, like numerals denote like elements in the various views of the drawing. The term "checkbook" is used hereinafter to refer to the combination of a plastic, fabric, leather-like, or other suitable covering and the usual inserts for it, i.e. the check pad and/or check register. The covering is referred to as a "wallet" or "cover."

As will be apparent from FIG. 1, a checkbook 10 of this invention comprises a wallet or cover 11 (usually made of soft, flexible plastic) containing the usual check register 21 and check pad 41. When the wallet 11 is in the folded or closed position, checkbook 10 of this invention appears to resemble a conventional checkbook. As is also conventional in the art, wallet 11 comprises a front outer cover 11a hingedly connected

to a back outer cover 11b and front and back inner panels 12a and 12b which are approximately the same size as the outer panels 11a and 11b. The inner panels 12a and 12b define pockets 13a and 13b into which a tongue 23 or 25 (FIG. 2) of check register 21 and a similarly designed tongue (not shown) of check pad 41 (FIGS. 1 and 4) can be inserted. Although inner panel 12a is provided with a hingedly mounted bookmark-type panel 14, it is a feature of this invention that the concealment flap 15 (see particularly FIGS. 2 and 3) can also serve as a bookmark as well as a concealment device.

When checkbook 10 is opened, the concealment function of the concealment flaps 15 and 35 (FIGS. 2-4) becomes evident. Concealment flap 15 is hingedly mounted along the right side of front outer panel 11a of wallet 11 and along the right side of inner panel 12a. This permits flap 15 to be turned to the right to completely reveal any portion or page of the check register 21.

Integral with the front inner panel 12a is a fastening element 18 comprising a thin foil of magnetic metal (e.g. a nickel foil obtained by chemical reduction, printed circuit techniques, or the like). A similar fastening element 17 is provided on the opposite face of flap 15. One or both of elements 17 and 18 can be magnetized metal foils. These foils assist in keeping flap 15 in the flat, inwardly extending, concealment or interleaved position.

A similar magnetic holding or fastening arrangement is provided for the envelope-like double thickness insertion panel 31. The upper half 32 of insertion panel 31, which underlies the pages of check register 21 (when tongue 25 is inserted in the pocket 33 defined by insertion panel 31) is provided with a fastening element 38, which can also be flexible foil of magnetic metal similar to element 18. The underside of concealment flap 35 is provided with fastening element 37, just as the underside of flap 15 is provided with fastening element 17.

There are several alternatives to using an electrodeposited or chemically or photolytically reduced metal for the fastening or holding means comprising fastening elements 17 and 18 and 37 and 38. As is well known in the art, finely divided particles of iron or steel or other ferromagnetic metals can be distributed throughout a rubber matrix to form so-called rubberized magnets with high flexibility. Thus, elements 17 and 37 can be small, very thin strips of rubberized magnets. Frictional or mechanical fastening or holding means suitable for use in this invention are also known. For example, elements 17 and 18 and 37 and 38 can comprise strips of rough fabric and/or abrasive-coated fabric and/or fabric provided with a multitude of tiny loops, so that superimposing element 17 on element 18 (or element 37 on element 38) results in a frictional or mechanical fastening effect. One particularly suitable type of mechanical fastener is commercially known as the "Velcro" fastener.

Assembling the Elements of the Invention

The present invention is particularly well adapted to be a useful adjunct of a conventional checkbook cover or wallet (typically made of plastic, leather, or an imitation leather such as embossed plasticized vinyl) and is adaptable to conventional operations for manufacturing these covers or wallets. Wallet 11 can, initially, be

conventional in every respect and the concealment flap 15 can be mechanically attached or plastic-welded onto the edge of outer front panel 11a or inner panel 12a. The plastic welding operation can involve the use of adhesive, solvent bonding, and/or heat bonding. Mechanical fastening (e.g. with metal staples) is permissible but more noticeable and less attractive. Alternatively, the concealment flap 15, outer cover 11, and inner panels 12a and 12b can be formed and/or bonded together in a combined single operation, using conventional plastic fabrication techniques. The fastening elements (e.g. elements 17 and 18) can be provided before or after the outer cover/concealment flap combination has been constructed. The insertion panel 31 with concealment flap 35 can be manufactured in a separate operation by techniques analogous to the manufacture of the outer cover 11.

The proper assembling of the completed checkbook 10 is clearly illustrated in the exploded view of FIG. 2, wherein it can be seen that tongue 23 of check register 21 is inserted in the upper pocket 13a defined by panels 12a and 11a, and tongue 25 is inserted in pocket 33 of double thickness insertion panel 31. The check pad (not shown in FIG. 2) is conventionally provided with a tongue for insertion in the other pocket 13b of checkbook wallet 11.

Although it is preferred to hingedly connect concealment panels 35 and 15 along the outer right-hand edge of insertion panel 31 and front outer cover panel 11a, so that these panels can turn or pivot horizontally with respect to the length of wallet 11, it is also possible to arrange one or both of the concealment panels to turn or fold back horizontally to the left (but still parallel to the length of wallet 11) or vertically, i.e. away from the joint or fold line between the outer front panel 11a and the outer back panel 11b. For covering the deposit and balance columns of the typical check register with minimal inconvenience to the checkbook user, however, the arrangement shown in the drawing is preferred.

Operation of the Invention

The function of concealment flaps 15 and 35 can be seen most clearly from FIG. 3. To the left of the deposit columns of the two pages of check register 21 shown in FIG. 3, nothing is concealed. The check user can write in the "check number," "date," "check issued to," and "amount [of check]" columns without changing the position of concealment flap 15. However, flap 15, which is opaque, completely conceals all the information to the right of the amount [of check] column. If it becomes necessary for the check writer to enter the amount of a deposit or consult the figures in the balance column, flap 15 can be turned or folded back to a position which completely reveals everything to the right of the amount column.

As will be apparent from FIGS. 1 and 4, concealment flaps 15 and 35 and double thickness insertion panel 31 do not add excessive bulk to checkbook 10. Hence, wallet 11 can be folded over into the conventional closed position shown in FIG. 1 and indicated in phantom in FIG. 4.

Although the previously described Drawing illustrates the use of fastening elements 17 and 18 and 37 and 38, it has been found that the inherent stiffness of materials (e.g. plastic or imitation leather) useful for constructing concealment flaps can be sufficient to maintain the concealment flaps in the generally flat,

concealment or interleaved position when the check register is open (as in FIG. 3).

Therefore, the fastening elements can be omitted when the material used to make the concealment flaps is not so soft or limp as to permit the flaps to fall back or be dislodged too easily from the concealment position when the check register is open.

It is also possible to use checkbook wallet materials for the inner panel 12a and the upper half 32 of insertion panel 31 which are sufficiently strong to permit concealment flaps to simply be cut out of these panels. This technique is conventionally used to provide book-mark-type 14 (FIG. 1). Ordinarily, however, it is more difficult to provide adequate concealment flaps by this technique.

What is claimed is:

1. A concealment-feature checkbook wallet of or containing a pad of checks and a check register, the register having a plurality of pages each imprinted with a description column and a balance-deposit column comprising:

- a. First and second cover panels, said panels hingedly connected along one edge to form a booklet which has open and closed positions, each of said panels having an inner and an outer face, said inner faces being positioned adjacent one another when said cover panels are in a closed position;
- b. First attachment means for removably attaching the check register to the inner face of said first cover panel so that the check register is positioned between said cover panels when in their closed position;
- c. Second attachment means for removably attaching the checkpad to the inner face of said second cover panel so that the checkpad is positioned between said cover panels when in their closed position;
- d. A first opaque concealment flap attached to one edge of said first cover panel and overlying a portion of the inner surface of said first cover panel in its biased position, said first flap pivotable from a biased first position wherein it covers only the balance-deposit column of one page of the check register for purposes of shielding that column from view, to a second folded position wherein the balance-deposit column is visible for purposes of making a balance entry or reading;
- e. A second opaque concealment flap overlying a portion of the inner surface of said second cover panel in its biased position, said second flap pivotable from a biased first position wherein it covers only the balance-deposit column of a second page of the check register for purposes of shielding that column from view, to a second folded position wherein a balance-deposit column is visible for purposes of making a balance entry or reading; and
- f. Third attachment means for removably attaching said second concealment flap to the check register so that the checkpad is exposed for purposes of drafting a check, said third attachment means comprising two pocket panels joined at three edges to form a pocket which removably fits over a portion of the check register to secure said panels to said first cover panel by means of the check register; and said concealment flap being attached to one edge of said pocket panels and overlies a portion of said pocket panels in its biased position with the

checkpad being exposed for purposes of drafting a check.

2. The checkbook wallet of claim 1 wherein said first attachment means for removably attaching the check register to said first cover panel comprises a pocket panel attached to the inner face of said first cover panel to form a pocket for receiving a portion of the check register to secure it to said first panel.

3. The checkbook wallet of claim 2 wherein said second attachment means for removably attaching the checkpad to said second cover panel comprises a pocket panel attached to the inner face of said second cover panel to form a pocket for receiving a portion of the checkpad to secure it to said second panel.

4. A concealment-feature checkbook wallet, comprising:

- a. First and second cover panels, said panels being generally rectangular and being hingedly connected along one of the lengthwise edges to form a booklet which has open and closed positions, each of said panels having an inner and an outer face, said inner faces being positioned adjacent one another when said cover panels are in a closed position;
- b. A check register having a plurality of pages joined along a binding edge, each of said pages being imprinted with a description column and a balance-deposit column;
- c. First attachment means for removably attaching said check register to the inner face of said first cover panel with the binding edge positioned generally adjacent the hinge edge of said cover panels so that said check register pages can be turned;
- d. A checkpad;
- e. Second attachment means for removably attaching the checkpad to the inner face of said second cover panel so that said checkpad is positioned between said cover panels when in their closed position;
- f. A first opaque concealment flap attached to one of the shorter edges of said first cover panel and overlying a portion of the inner surface of said first cover panel in its biased position, said first flap pivotable from a first biased position where it covers only the balance column of one page of said check register for purposes of shielding the balance-deposit column from view, to a second folded position wherein the balance-deposit column is visible for purposes of making a balance entry or reading;
- g. A second opaque concealment flap overlying only a portion of the inner surface of said second cover panel in its biased position, said second flap pivotable from a biased first position wherein it covers only the balance-deposit column of a second page of said check register for purposes of shielding the balance-deposit column from view, to a second folded position wherein the balance-deposit column is visible for purposes of making a balance entry or reading; and
- h. Third attachment means for removably attaching said second concealment flap to said check register, said third attachment means comprising two generally rectangular panels joined at three edges to form a pocket which removably fits over a portion of the check register to secure said panels to said first cover panel by means of said check register; and said second concealment flap being at-

7

tached to a short edge of said rectangular panels and overlies a portion of said pocket panels in its biased position with the checkpad exposed for purposes of drafting a check.

5. The checkbook wallet of claim 4 wherein:

a. Said first attachment means for removably attaching the check register to said first cover panel comprises a pocket panel attached to the inner face of said first cover panel to form a pocket opening generally adjacent the hinged edge of said cover panels

5

10

8

for receiving a portion of said check register therein to secure it to said first panel;

b. Said second attachment means for removably attaching said check pad to said second cover panel comprises a pocket panel attached to the inner face of said second cover panel to form a pocket opening generally adjacent the hinge edge of said cover panels for receiving a portion of said checkpad therein to secure it to said second panel.

* * * * *

15

20

25

30

35

40

45

50

55

60

65