March 3, 1942. J. B. MURRAY 2,274,909

FILE FOLDER

Filed March 25, 1941 3 Sheets-Sheet 1

Fig. 1.

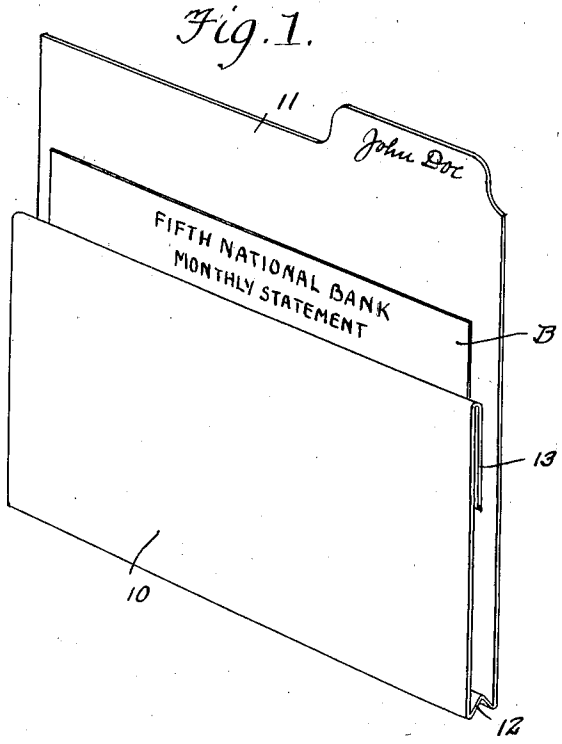


Fig. 3.

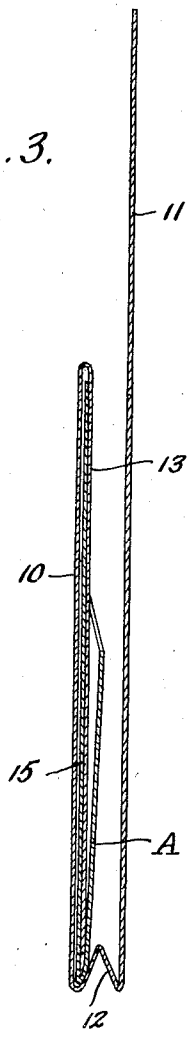
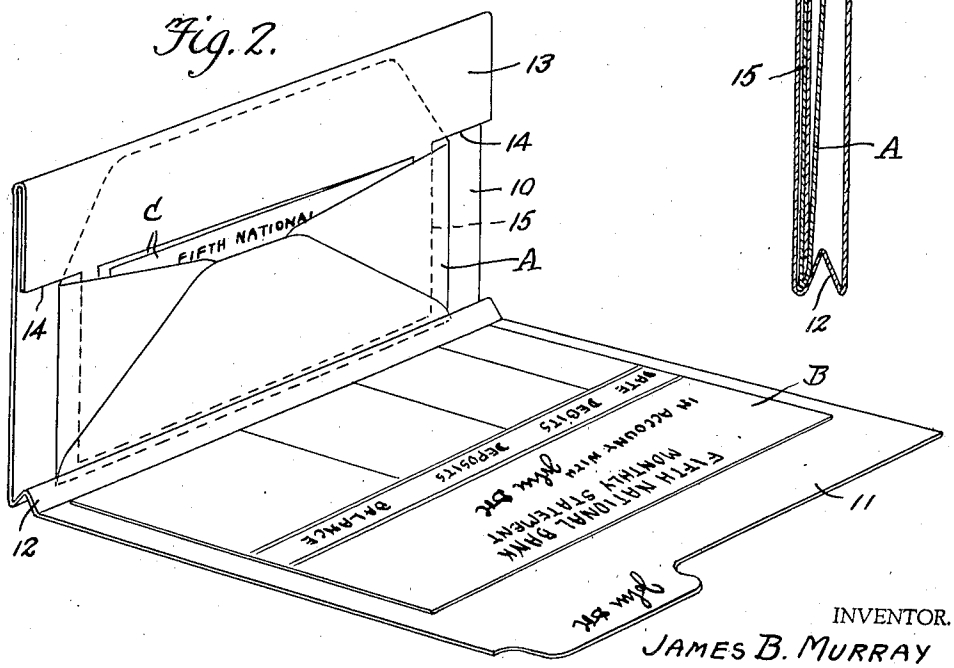


Fig. 2.



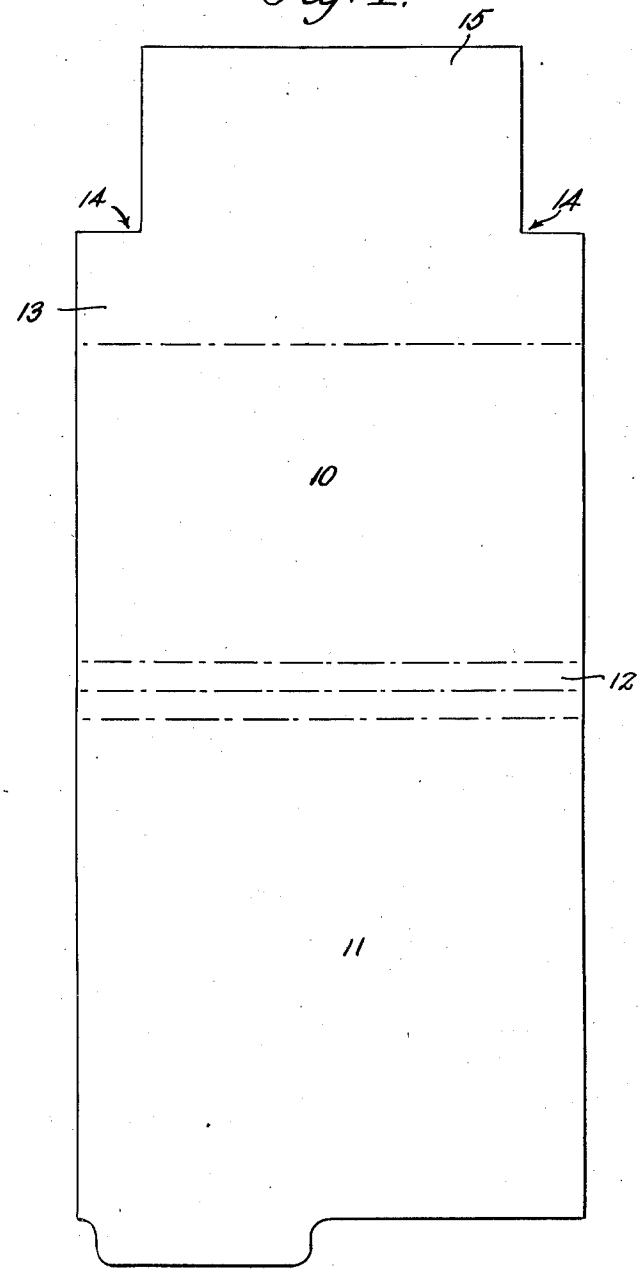
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Fig. 4.



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Fig. 5.

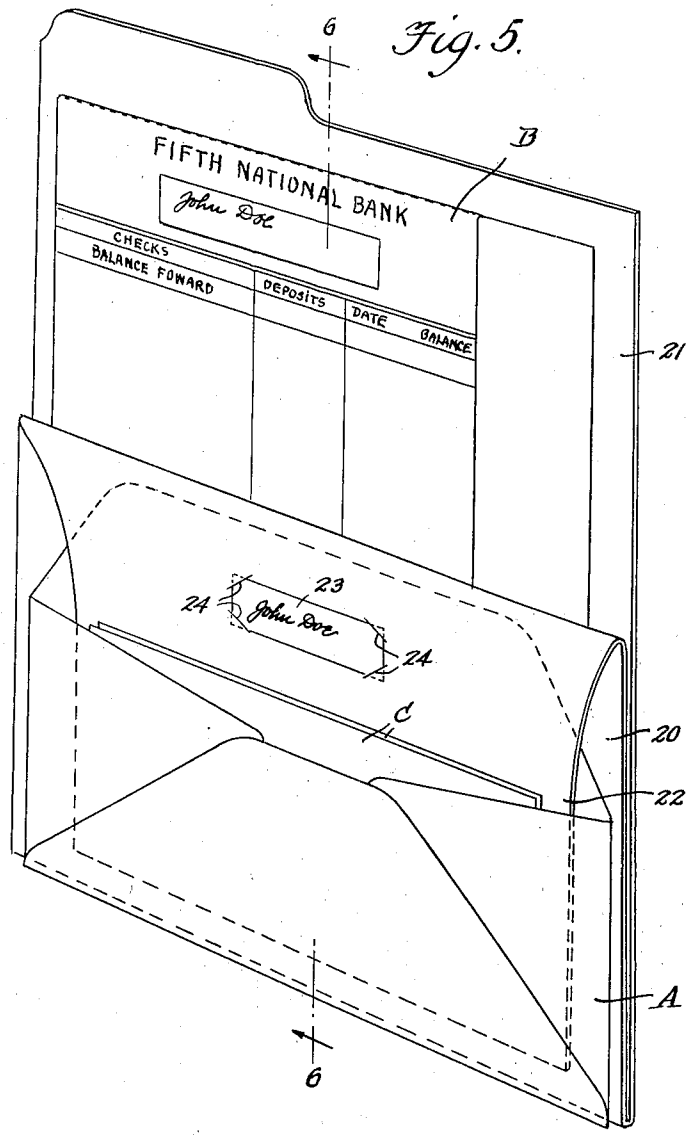
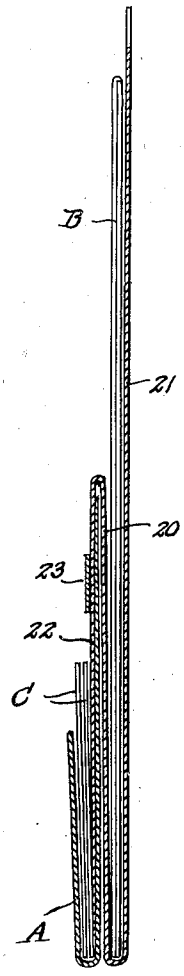


Fig. 6.



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Patented Mar. 3, 1942 2,274,909

UNITED STATES PATENT OFFICE

2,274,909

FILE FOLDER

James B. Murray, Garden City, N. Y.

Application March 25, 1941, Serial No. 385,043

6 Claims. (Cl. 129—16.7)

This invention relates to folders for filing letters, papers and the like and the same has particular reference to a file folder for receiving individual monthly bank statements and a receptacle engaging the folder and having an open mouth at its upper edge for inserting therein the checks listed in said bank statement and for retaining the checks in associated relation therewith, the present application being a continuation in part of my co-pending application, Serial No. 352,762, filed August 15, 1940.

The invention primarily comprehends the combination of a file folder of the indicated character and an envelop engaging the folder so as to dispose the mouth thereof upwardly and in open relation and to serve as a guide for facilitating the insertion of bank checks into the envelop between the folder and a wall of the envelop.

The invention is further directed to the combination of an envelop and file folder having a flap for engagement within the open mouth of the envelop so as to dispose the envelop in juxtaposition to the folder for receiving therein depositors' checks as the same are delivered to and canceled by a banking institution, the flap also serving as a guide for facilitating the insertion of the checks therein and the removal of the same therefrom, while the folder provides a receptacle for filing the statement of the depositor's account in close association with the checks in the envelop.

The invention further has in view a folder primarily adapted for use by banking institutions for filing the current statement of a depositor's account, together with the depositor's checks as the same are received and canceled so as to maintain the same in an individual repository for convenient and ready reference and the invention comprehends a folder of the said character provided with a depending flap having a free end of a size to engage within the open mouth of the envelop for retaining the envelop in juxtaposition to the folder and for facilitating the insertion of the canceled checks therein and the removal of the same therefrom, and which envelop containing the canceled checks is removed from engagement with the flap and a copy of the statement inserted therein for mailing or delivery to the depositor at the usual time of the month.

With the foregoing and other objects in view, reference is now made to the following specification and accompanying drawings in which there is illustrated the preferred embodiments thereof.

In the drawings:

Fig. 1 is a perspective view of a file folder constructed in accordance with the invention, illustrating the same in closed condition for supporting a bank statement and envelop.

Fig. 2 is a perspective view with the back leaf swung downwardly to illustrate the relative positions of the bank statement and envelop associated with the file folder.

Fig. 3 is an enlarged vertical sectional view.

Fig. 4 is a plan view of the bank file before the same is folded.

Fig. 5 is a perspective view of a modified form of the invention.

Fig. 6 is a vertical sectional view therethrough taken approximately on line 6—6 of Fig. 5.

Referring to the drawings by characters of reference and more particularly to the form of the invention illustrated in Figs. 1 to 4 thereof, the folder is preferably fashioned from a length of cardboard or other equivalent material, and the same includes front and rear leaves 10 and 11 which are integrally and hingedly connected together along their bottom edges by means of a longitudinally extending pleat 12.

The leaves may be of any desired size, but as illustrated the front leaf 10 is preferably of lesser height than the rear leaf 11 and is provided with a depending flap 13 normally disposed between the leaves in close relation to the front leaf and which is integrally and hingedly connected to the front leaf along its upper edge. The said flap has the opposite sides of the lower portion thereof rabbeted as at 14 to provide a free terminal 15 of a width and length to engage within the open mouth of the envelop, such as the envelop A, to dispose the lower edge of the terminal adjacent the bottom edge of the envelop when the same is positioned in the folder and rests upon the forward hinge connection of the pleat 12.

When the folder is used by banking institutions for filing the current monthly statement of a depositor's account, such as a statement indicated generally by the reference character B and as a repository for the canceled checks C of the depositor, the statement B is positioned upright in the folder with its bottom edge resting upon the rear hinge of the pleat 12 and disposed between the rear wall of the envelop and the rear leaf 11. The envelop A is positioned so that the front wall thereof together with the closure flap is located between the depending flap 13 and the front leaf 10 so as to dispose the rear wall of

the envelop rearwardly and the mouth of the envelop upwardly and in opened relation to facilitate the insertion of the canceled checks C as the same are received during the current period. When the file is used for this purpose, the same may be removed from the file cabinet by a clerk, the canceled checks posted on the statement B and inserted in the envelop and the file returned to the cabinet for maintaining the depositor's statement and canceled checks in an individual repository for ready access as subsequent checks are received and inserted in the envelop. Thus a depositor's canceled checks are always maintained in an individual file in associated relation with his bank statement so that the checks are not likely to become co-mingled with other depositor's checks and by means of which repeated counting of the checks and back checking the number thereof with the entries on the statement is avoided.

The flap 13, in addition to serving as a means for retaining the envelop A in position in the file against accidental displacement, also serves as a guide for facilitating the insertion of the checks in the envelop and the removal of the same therefrom. At the end of the current monthly period, the envelop together with the canceled checks and the statement are removed from the file folder and a copy of the statement inserted in the envelop for mailing or delivery to the depositor. In this form of the invention, the monthly statement and envelop containing the canceled checks are arranged in the folder between the front and rear leaves thereof.

In instances where the depositor's checks during the month are numerous so as to unduly expand the walls of the folder and so render it difficult to insert the monthly statement therein, the combination of folder and envelop illustrated in the embodiment of the invention shown in Figs. 5 and 6 may be employed, in which the envelop is disposed in juxtaposition to the outer face of the front leaf of the folder. In this form of the invention, the front and rear leaves 20 and 21 of the folder are hingedly connected together along their lower edges, the front leaf preferably being of a lesser height than the rear leaf so that when the statement B is inserted therein the upper portion thereof bearing the name of the depositor protrudes above the upper edge of the front leaf of the folder.

In this form of the invention also, the front leaf 20 is provided with a flap 22 which is hingedly connected along its upper edge to the upper portion of the front leaf and depends therefrom into adjacent relation to the outer face of the front leaf and which flap is of a length and has its lower portion of a width to engage within the open mouth of the envelop A when the same is supported on a common surface with the folder to thereby retain the envelop in juxtaposition to the outer face of the front leaf with the mouth of the envelop disposed forwardly thereof and in open relation to facilitate the insertion of the canceled checks C therein.

In addition to thus serving as a means for retaining the envelop A in juxtaposition to the front leaf of the folder and as a guide for facilitating the insertion of the checks therein, the flap 22 may be provided above the envelop with means for attaching thereto a signature card 23 of the depositor in convenient position to be viewed by the filing and checking operators for comparing the signature of the depositor with the checks as they are received by the banking institution. As illustrated, the flap 22 is provided with slits 24 which are arranged for receiving therein the corners of the signature card for retaining the same in position.

What is claimed is:

1. A file folder comprising front and rear leaves hingedly connected together along their bottom edges, and a depending flap disposed between the leaves and hingedly connected to the top edge of the front leaf, said flap being of a length and having its lower end portion of a relatively lesser width than the upper portion so that the same is adapted to engage within the open mouth of an envelop when the envelop is positioned in the folder and resting upon the hinge connection between the leaves, and said flap also being adapted to serve as a guide for facilitating the insertion of bank checks into the envelop between the rear face of the said flap and the side of the envelop adjacent thereto.

2. A file folder comprising a rear leaf, a front leaf of lesser height than the rear leaf, a pleat hingedly connecting the leaves together along their bottom edges, and a depending flap disposed between the leaves and hingedly connected to the top edge of the front leaf, said flap being of a length and having the opposite sides of the lower portion thereof rabbeted to provide a free terminal of a width that the same is adapted to engage within the open mouth of an envelop when the envelop is positioned in the folder and rests upon the hinge connection between the leaves, said flap also being adapted to serve as a guide for facilitating the insertion of bank checks into the envelop with the checks positioned therein between the rear face of said flap and the side of the envelop adjacent thereto.

3. The combination of a file folder and envelop for mailing canceled checks, said folder comprising a rear leaf, a front leaf of lesser height than the rear leaf, a pleat hingedly connecting the leaves together along their bottom edges, and a depending flap disposed between the leaves and hingedly connected to the top edge of the front leaf, said flap being of a length and having the opposite sides of the lower portion thereof rabbeted to provide a free terminal of a width to engage within the open mouth of the envelop when the same is positioned in the folder and rests upon the forward hinge connection of the pleat for retaining the envelop therein, said flap also serving as a guide for facilitating the insertion of the checks in the envelop between the rear face of the flap and the side of the envelop adjacent thereto.

4. A file folder comprising front and rear leaves hingedly connected together along their bottom edges and a flap depending from the front leaf and hingedly connected along its upper edge to the upper portion of the front leaf, said flap being of a length and having its lower end portion of a relatively lesser width than the front leaf so that the same is adapted to engage within the open mouth of an envelop to retain the envelop in juxtaposition to the folder, said flap also being adapted to serve as a guide for facilitating the insertion of the bank checks into the envelop between said flap and the back of the envelop.

5. The combination of an envelop and a file folder for respectively receiving bank checks and statements, said folder comprising front and rear leaves hingedly connected together along their bottom edges and adapted to receive the statements therebetween and having a flap hingedly connected along its upper edge to the upper por-

tion of the front leaf and depending into adjacent relation to the outer face thereof, said flap being of a length and having its lower end portion of a width that the same is adapted to engage within the mouth of the envelop to retain the same in juxtaposition to the front leaf of the folder and said flap also being adapted to serve as a guide for facilitating the insertion of the bank checks into the envelop between said flap and the back of the envelop.

6. The combination of an envelop and a file folder for respectively receiving bank checks and statements, said folder comprising front and rear leaves hingedly connected together along their bottom edges and adapted to receive the statements therebetween and having a flap hingedly connected along its upper edge to the upper portion of the front leaf and depending into adjacent relation thereto, said flap being of a length and having its lower end portion of a width that the same is adapted to overlie the front wall and the closure flap of the envelop and to engage within the envelop mouth for retaining the same in open relation with the front wall and closure flap disposed in juxtaposition to the front wall of the folder and with the folder flap serving as a guide for facilitating the insertion of the bank checks into the envelop between the folder flap and the back wall of the envelop.

JAMES B. MURRAY.