

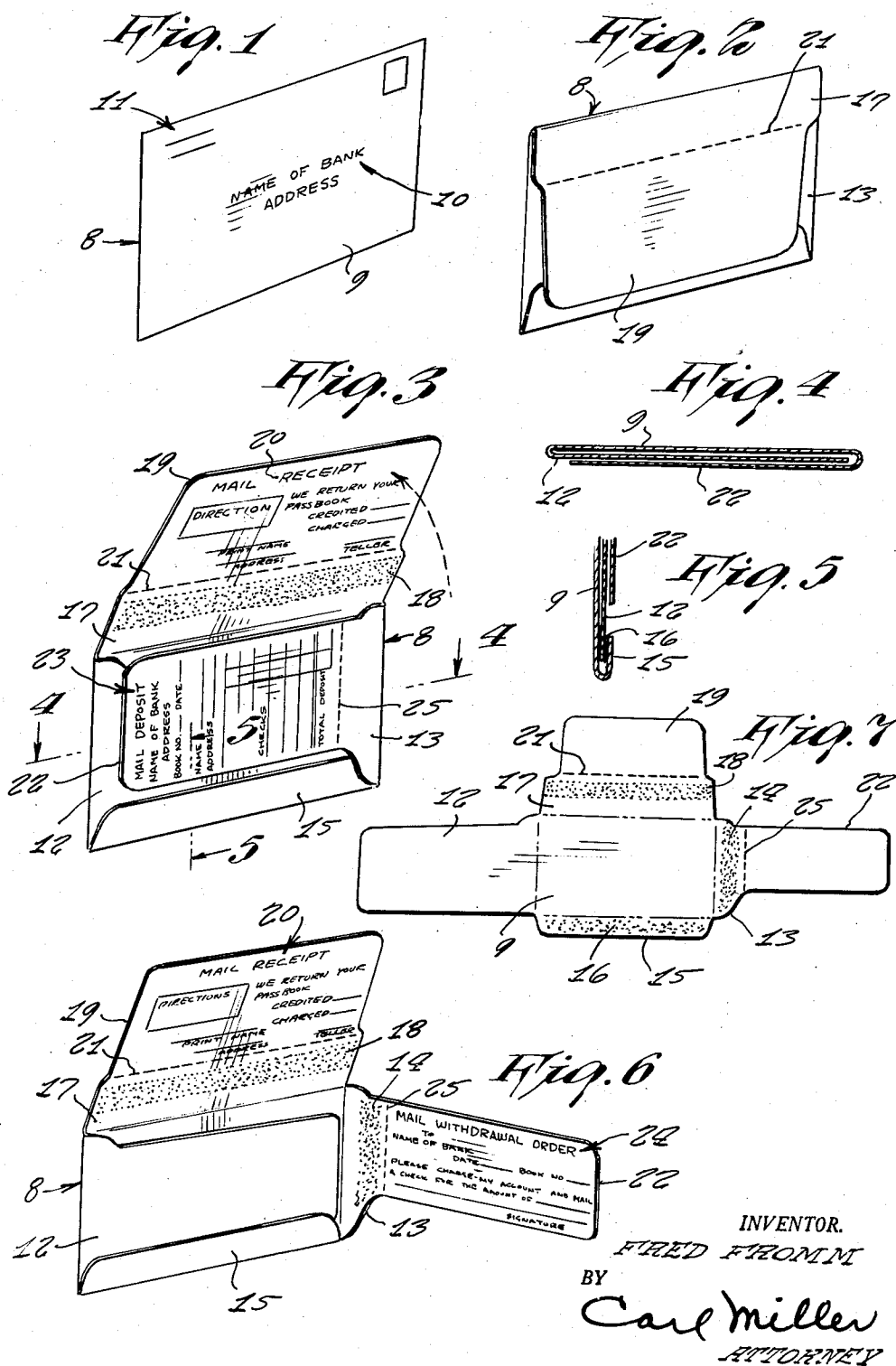
June 24, 1958

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2,840,295

ENVELOPE

Filed Dec. 9, 1954



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2,840,295

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Application December 9, 1954, Serial No. 474,112

1 Claim. (Cl. 229—70)

This invention relates to envelopes and enclosures for mailing money, money orders, cash slips and the like, and particularly to what I choose to term a bank envelope.

The main object of my invention is to provide a banking envelope of such character and form that it introduces certain conveniences and short cuts in mail transactions with a bank.

Another object is to have such an envelope that is provided initially with several banking forms adapted to be filled out and forwarded to a bank wherein the sender has an account, for facilitating banking transactions carried out entirely by mail without resorting to the use of any other slips, notes, cards or papers than as forming the equipment of the envelope at the outset.

A further object of the invention is to provide a special envelope with forms such as mentioned that are individually separable and cleanly detachable without impairing the parts of the envelope as such, and yet affording effective and complete means for transacting the desired business with the bank through the mails.

It is, of course an important object, withal to have such a banking envelope designed for banking purposes in such completely suitable and convenient form, that a party intending to use it for depositing or withdrawing funds from a bank where he has an account needs only a pen and a stamp if intending to withdraw, and the same together with money, checks or money orders, etc. when intending to deposit money in the account.

A practical object is naturally to have an equipped envelope of the mentioned character that is simple to make and use and that is thus not only convenient to use, but also a time saver for the user and also for the bank.

It is a particular object to have a mail receipt form initially attached to the main flap of the envelope and a deposit and withdrawal flap extension initially attached to an end flap thereof.

Other objects and advantages of my invention will appear in greater 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 front perspective view of a banking envelope made according to the principles of the invention and embodying the same in approved practical form;

Figure 2 is rear perspective view of the same envelope;

Figure 3 is also a rear perspective view showing one stage of opening the envelope;

Figure 4 is a longitudinal horizontal section of the envelope of Figure 3 as taken on line 4—4;

Figure 5 is another section of the same as taken on line 5—5 in Figure 3;

Figure 6 shows the envelope in the second stage of opening the same after the step of Figure 3; and

Figure 7 is a plan view or layout of the pattern for making the mentioned envelope.

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

Many people who have accounts at a bank often find that it is difficult to get to their bank during business hours and therefore require to do their banking by mail. While various expedients have been resorted to for this purpose, there is no generally accepted convenient means for thus doing business with a bank. Yet the need persists for convenient means that are reasonable safe and also speedy to deposit into or withdraw funds from the bank without actually entering the place. Upon considering this problem, it has occurred to me that a special mailing envelope should be available that has proper forms attached thereto for entering withdrawal orders or filling out deposit slips and bank receipts for the same.

As a result of such considerations, I have succeeded in producing an effective banking envelope along the lines already mentioned, which I shall now proceed to describe in the following.

Hence, in the practice of my invention, and referring also again to the drawing, my new envelope, generally indicated at 8 has a laterally elongated front address panel 9 for the bank address 10, the sender's address 11 and a stamp, said panel having short vertical ends, while connected integrally thereto at one short end is a laterally elongated rear panel 12, also having short vertical ends. At the other short end of front panel 9 is connected a vertically extending short end flap 13 having a vertically extending glue strip 14 thereon adapting it to be pasted to or upon one short end of the rear panel 12 at the time of mailing. Along the bottom of the elongated front panel is a narrow laterally elongated bottom flap 15 with a glue strip 16 disposed along the same (Figure 7), this bottom flap being first pasted to the lower portion of the rear panel 12 so as to appear as shown in Figure 6. Before considering further details of end flap 13, it will be feasible to note that at the upper edge of the front panel a laterally elongated main flap 17 of substantially the same length therewith extends integrally upward therefrom, with a laterally extending glue strip 18 disposed thereon for pasting it to the upper portion of rear panel 12 when the envelope is to be sealed.

The main flap 17 has a laterally elongated upward extension 19 having short vertical ends and provided upon its inner side with a mail receipt form 20, this upward extension being detachable from the main flap along a laterally disposed weakened line 21, while being cut shorter at both ends than said main flap but having a greater overall area than the latter. On the other hand, the short end flap 13 also has a laterally elongated flap extension 22 provided with short vertical ends and upon its outer side with a deposit slip form 23 and upon its inner side with a withdrawal order form 24, this extension with its two forms being detachable from end flap 13 along the lateral weakened line 25.

The arrangement is such that when money, money orders, checks and the like are to be sent to the bank, the deposit form 23 on flap extension 22 on flap 13 is filled out and detached along line 25 from flap 13 and with the checks, money orders, etc., inserted into the envelope 8. The end flap 13 is of course pasted securely to the end 26 of rear panel 12 to finish the envelope as such. Thereafter, the upper flap extension 19 is detached along line 21 from main flap 17 and the name and address of the sender printed on it and this mail receipt form 20 thereon inserted into the envelope. The latter is sealed by means of glue strip 18 to secure flap 17, the name inserted at 11 and a stamp affixed and the letter mailed. The sender's name is naturally applied to all three forms before sealing.

At the bank receiving the letter, the envelope is cut

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open and the money orders, checks and filled forms taken out. The deposit slip form is checked and the credit recorded on the mail receipt form and the latter then returned to the sender. If a withdrawal order form 24 that was filled out instead of the deposit form on the other side, the bank returns the receipt with the charge entered against the account thereon together with a check in the amount to be withdrawn. The bank thus uses the same forms that were sent to it which had originally been attached to flaps 13 and 17 without requiring any other or further slips, cards or papers to carry out the transaction, whether it concerns a deposit into the account with receipt credit therefor, or withdrawal of funds from the account and a charge entered against the account of the receipt.

It is thus evident that the whole transaction is facilitated both for the party having the account and the bank handling this account. The envelope may be made larger or smaller and of any desired kind of paper or web and of different proportions than as shown, and the actual features of each of the forms may be varied to suit any occasion or need.

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

Having now fully described my invention, I claim:

A self-contained banking envelope, including a laterally elongated front address panel having relatively short vertical ends, a laterally elongated rear panel having short vertical ends and at one of the latter being integrally connected to one of said vertical ends of the front address panel with the lower edge thereof substantially aligned with the lower edge of said front panel but having the upper edge of said rear panel cut a short distance below and parallel to the upper edge of said front panel, a narrow laterally elongated bottom flap integral along the

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length thereof with the bottom of the front panel having a glue strip disposed along said bottom flap and serving to interconnect the bottom edges of both front and rear panels, a short end flap upon the other of the short vertical ends of said front panel having a vertically arranged glue strip thereon, another laterally elongated flap forming a lateral integral extension upon the outer end of said short end flap substantially aligned with said front panel but having the bottom edge thereof cut substantially parallel to but at a sufficient distance above the bottom edge of said front panel to clear the narrow laterally elongated bottom flap upon said front panel, a laterally elongated main flap integral along the length thereof with the upper edge of the front panel and being of substantially of the same lateral extent therewith, but of greater width than that of said narrow bottom flap and having a glue strip disposed along the same within the upper edge thereof, and a single flap extension extending integrally from the upper edge of the main flap and having vertical short ends cut short of the lateral length of said main flap but said extension having a relatively greater vertical length and area than said main flap, the laterally elongated flap and said single flap extension having weakened tear lines disposed between the same and said short end flap and said main flap, respectively.

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