United States Patent

[11] 3,586,085

[72] Inventor **Albert H. Torongo, Jr.**
Yardley, Pa.

[21] Appl. No. **831,091**
[22] Filed **June 6, 1969**
[45] Patented **June 22, 1971**
[73] Assignee **American Express Company**
New York, N.Y.

[54] **WALLET FOR TRAVELERS' CHEQUES, OR THE LIKE**
9 Claims, 8 Drawing Figs.

[52] **U.S. Cl.** **150/38,** 281/19, 402/63
[51] **Int. Cl.** **A45c 11/18**
[50] **Field of Search** 150/38, 39, 28; 402/63; 281/4, 19

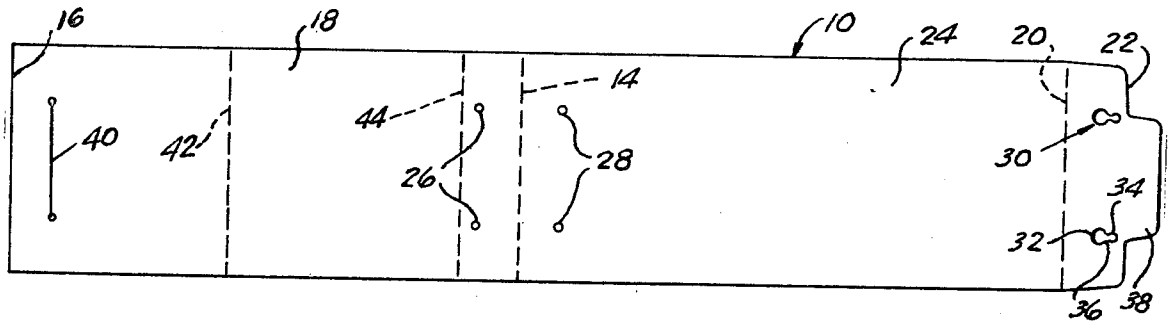
[56] **References Cited**

UNITED STATES PATENTS

1,542,192	6/1925	Vautrot	150/39 UX
1,567,406	12/1925	Wilke	281/19 UX
1,670,396	5/1928	Wood	281/19
1,672,881	6/1928	Douglass	281/19 X

Primary Examiner—Donald F. Norton
Attorney—Berman, Davidson and Berman

ABSTRACT: A wallet for travelers' cheques, or the like, comprising a one-piece flexible and resilient cover having top and bottom portions connected by a fold, a pair of aligned apertures in said portions near said fold, a readily removable fastener post for securing a stack of travelers' cheques between said cover portions, said fastener post having a shank with a head at one end and a button nose at the other, peripheral grooves in said shank adjacent the head and button nose, respectively, said grooves being adapted to receive and clamp the walls of said cover apertures, and said shank being adapted to seat in prepunched holes in a stack of travelers' cheques to hold them protected between the cover portions. The bottom of the cover is extended by a short tab and the top of the cover is provided with a transverse slot so that the bottom may be folded and the tab inserted through said slot to form a flat book of cheques covered at both ends by said folds. The bottom of the cover is also provided with a keyhole-shaped aperture aligned with said pair of apertures so that the cover may be doubled over to engage the keyhole aperture in the groove of the fastener post adjacent the button nose for carrying the wallet in the hip pocket of the user.



PATENTED JUN 22 1971

3,586,085

FIG. 1.

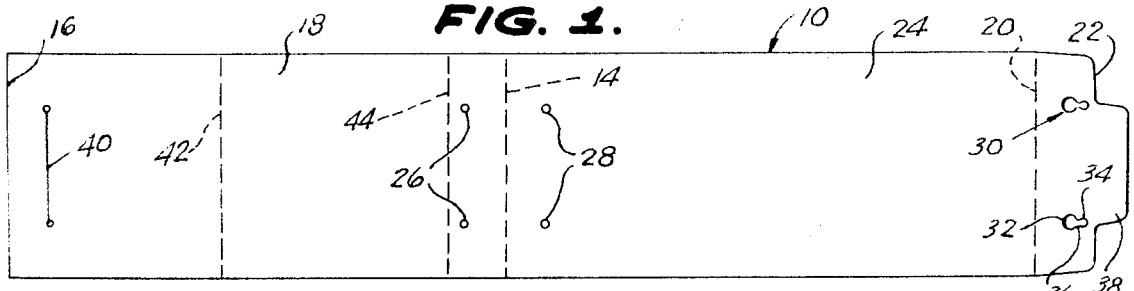


FIG. 2.

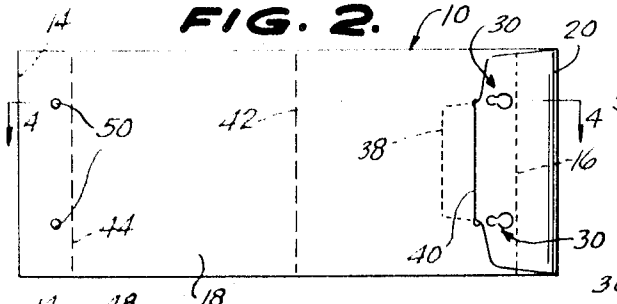


FIG. 3.

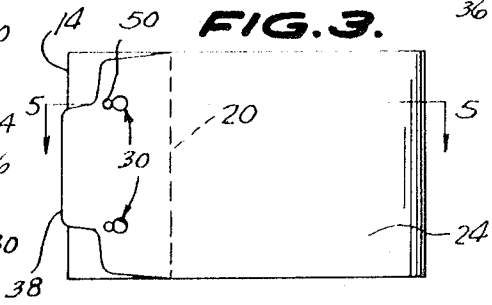


FIG. 4.

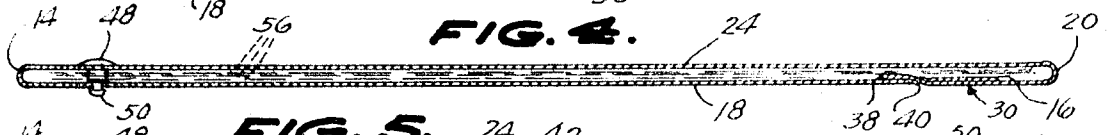


FIG. 5.

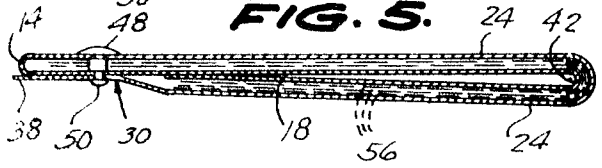


FIG. 6.

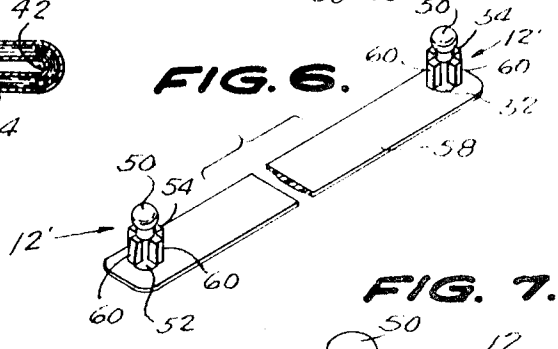


FIG. 7.

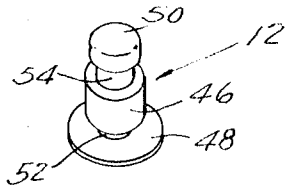


FIG. 8.

INVENTOR
ALBERT H. TORONGO, JR.
BY
Berman, Davidson & Berman,
ATTORNEYS.

WALLET FOR TRAVELERS' CHEQUES, OR THE LIKE

The invention relates generally to cheque book covers, and more particularly to a wallet-type cover for holding a replenishable supply of travelers' cheques, or the like.

It is a primary object of this invention to provide a holder for travelers' cheques, or similar items, which will securely hold the cheques and cover and protect them at all times. It is another important object of the invention to provide a wallet, or holder, of the above type, which may be carried in flat condition in the breast pocket of a user, or which may be double-folded and carried in the hip pocket of the user.

It is a further object of the invention to provide a wallet, or holder, having the above-described characteristics, which is formed of a minimum number of parts capable of being easily assembled with each other and with a stack of travelers' cheques.

It is still another object of the invention to provide a wallet, having the above described characteristics, which is of simple and inexpensive construction and easy to fabricate and use.

A still further object of the invention is to provide a wallet, having the above-described characteristics, which may be reused when the supply of cheques has been exhausted by easily replenishing the stack of travelers' cheques held therein.

The novel features that are considered characteristic of the invention are set forth with particularity in the appended claims. The invention, itself, however, both as to its organization and its method of operation, together with additional objects and advantages thereof, will best be understood from the following description of specific embodiments when read in connection with the accompanying drawing, wherein like reference characters indicate like parts throughout the several FIGS., and in which:

FIG. 1, is a plan view of the cover only of a wallet according to the invention, said cover being formed as a one piece blank, pierced and scored and ready for assembly with other elements to form the wallet;

FIG. is a plan view of a wallet completely assembled to enclose travelers' cheques or the like, and shown in flat condition;

FIG. 3 is a plan view of the same wallet as shown in FIG. 2 but double-folded for carrying in the hip pocket of the user;

FIG. 4 is an enlarged sectional view taken on line 4–4 of FIG. 2, and looking in the direction of the arrows;

FIG. 5 is an enlarged sectional view taken on the line 5–5 of FIG. 3, and looking in the direction of the arrows;

FIG. 6 is a perspective view of a modified fastener which may be used with the cover of FIG. 1 to form a wallet according to the invention;

FIG. 7 is a perspective view of one of the fastener elements utilized in the wallet illustrated in FIGS. 2—5; and

FIG. 8 is a perspective view showing the wallet of FIGS. 2—5 opened to reveal the topmost travelers' cheque in a condition ready for applying a signature thereto.

Referring now more particularly to the drawing, a preferred embodiment of the wallet, or holder, is illustrated in FIGS. 2—5, and FIG. 8, as comprising only two elements, the cover, generally reference by number **10**, and one or more fastener elements, generally referenced **12**, FIG. 7.

The cover **10** is desirably formed of a one piece sheet of plastic material, such as polyvinyl chloride, polyethylene, or polyurethane composites. Preferably, the sheet is stamped, or die pressed, or punched from a larger sheet to an elongated rectangular configuration of the shape shown in FIG. 1 and having the aperture and score lines, to be described, simultaneously formed therein. The cover may be made of any flexible resilient material, such as leather, or even a coated paper. To properly protect the travelers' cheques, or other sheets, clamped in the holder, the cover should be of a thickness of approximately 0.020 inches, but may be slightly thinner, or considerably thicker. The cover is slightly wider, and slightly more than twice the length of a travelers's cheque.

A first transverse score line **14** is provided parallel to one end **16** of the blank and at a distance slightly greater than the length of a cheque to define the cover top portion **18** when the cover **10** is folded along line **14**. A second transverse score line **20** is provided parallel to score line **14** at a distance slightly greater than the length of a cheque and close to the other end **22** of the blank to define the bottom cover portion **24**.

Two pairs of aligned apertures **26,28** are provided, one on each side of and close to score line **14** and having their centers at equal distances therefrom. Preferably, the cover aperture **28**, pierced in the bottom cover portion **24** is slightly larger than the aperture **26** pierced in the top cover portion **18**, for reasons to be hereinafter stated. Near end **22** of the cover, and in line with each pair of apertures **26,28**, is pierced a keyhole-shaped aperture **30** having a larger diameter portion **32** and a smaller diameter portion **34** connected by a narrow slot **36**.

The end **22** of the bottom cover portion **24** is longitudinally extended by a tab **38** having a length extending transversely of the cover blank **10** which is approximately half the width of the blank. For cooperation with the tab **38**, there is provided a transverse slot **40**, near the end **16** of the top cover portion **18** and whose length is sufficient to receive the full length of the tab for insertion therein. Approximately halfway between the free end **16** of the top cover portion **18** and the fold line **14** is scored another and third line **42** parallel thereto, and between this line **42** and the apertures **26** and close to these apertures is scored a fourth line **44**, also transverse of the cover and parallel to the fold line **14**.

Two fastener elements **12**, FIG. 7, are used with the above described cover to complete the wallet. The fastener elements **12** are formed of a rigid material, such as polypropylene, polystyrene, or polycarbonate. Instead of a plastic material a metal, or metal alloy, may be used. Each fastener **12** is formed of a post including a shank portion **46** having an enlarged head **48** at one end and a slightly reduced diameter button nose **50** at the other. A peripheral groove **52** having a width approximately equal to the thickness of the cover is formed in the shank **46** adjacent the head **48** of the post. A similar peripheral groove **54**, having a thickness approximately equal to twice the thickness of the cover, is formed in the shank immediately adjacent the button nose **50**. The shank **46** is shown as being cylindrical and may, if desired, be slightly tapered inwardly from the bottom toward the top as viewed in FIG. 7. The height of the shank may vary, but a suitable height would be 0.115 inches which is sufficient to hold a stack of 25 travelers' cheques The shank is preferably slightly larger in diameter than the button nose **50** and since in use the shank must pass through bottom cover aperture **28**, but not the cover top portion aperture **26**, aperture **28** must be slightly larger than aperture **26**.

To assemble and use the wallet, first a pair of posts **12** are inserted upwardly, button nose **50** first, through the pair of apertures **28** in the bottom cover portion **24** until the bottom cover portion is trapped in the groove **52**, the walls of the appertures falling in said grooves to clampingly hold the posts **12** in position. Next, any number of travelers' cheques **56**, up to a predetermined limit, 25 for the shank length designated above, are then placed on the post by insertion of the button noses **50** and shanks **46** through the aligned prepunched holes found in the conventional travelers' cheques adjacent one end. The cover **10** is then folded along score line **14** to place the top cover portion **18** immediately above the bottom cover portion **24**. Because of the equal spacing between the holes **26,28** and fold line **14**, the smaller holes **26** will align over the domed, button noses **50** at the tops of the posts **12**. The button noses **50** are then forced through the apertures **26** in the top cover portion **18** until the walls of said apertures are trapped in the grooves **54** of the posts. This having been done, it will be noted that the bottom cover portion **24** is clamped in the groove **52** next to the large head **48** of each post, and the top cover portion **18** is clamped in the grooves **54** of the posts, the travelers' cheques being held between the two cover portions.

If the wallet, so created, is to be carried in the breast pocket of a user, bottom cover portion 24 is folded over on itself along the second score line 20 to position the tab, or tongue 38 above the top cover portion 18 so that it may easily be inserted through the slot 40 at the end of the top cover portion, thus locking the top and bottom covers together. This flat condition is illustrated in FIGS. 2 and 4.

To write a cheque the tab 38 is removed from the slot 40 and the bottom cover portion 24 is unfolded along the second score line 20. The top cover portion 18 may then be folded back along the fourth score line 44, as illustrated in FIG. 8, yielding access to the top cheque 56 in the wallet for signature, or other inscription thereon. The checque can then be removed by tearing along the preperforated line conventionally found on the cheque adjacent the prepunched holes therein and which line is exposed immediately adjacent the fold line 44 when the cover is folded therealong. After the cheque has been removed, the wallet is then reclosed by refolding along score lines 44,20 and reinserting the tab 38 in the slot 40.

If the wallet is to be carried in the hip pocket of the user, starting with the wallet in flat condition as in FIG. 2, but before folding along line 20 and insertion of tab 38, the top cover portion 18 is first folded back upon itself along the third score line 42. This line is positioned to prevent the top cover portion from occluding the button noses 50, or tips of the posts 12 when thus folded. Next, the bottom cover portion 24 is bent over the folded top cover portion carrying the cheques with it, and the large ends 32 of the keyholes 30 are dropped over the nose buttons 50. The bottom cover portion 24 is then drawn back so as to slide the narrow slots 36 and the small ends 34 of the keyholes under the button noses 50 where the walls of the latter will be clamped in the grooves 54. This explains the need for grooves 54 having a width sufficient to accommodate two thicknesses of the cover. The pressure, or resiliency of the cheques, tending to return the cheques to a flat condition, forces the bottom cover portion 24 in the same unfolding direction and this action ensures that the small ends 34 of the keyholes stay entrapped, or clamped, on the posts 12. The thus double-folded condition of the wallet is illustrated in FIGS. 3 and 5, the free end of the tab 38 extending slightly beyond the initial fold 14 of the wallet.

To open the double-folded wallet and write a cheque, the tab 38 is pulled to the left, as viewed in FIG. 5, which will bring the large ends 32 of the keyholes under the button noses 50 and thereby release the portions of the cover folded about line 42, so that by reason of its natural resiliency, and that of the closed cheques, the cover 10 will return to the flat condition shown in FIG. 4, except that the bottom cover portion 24 remains unfolded at line 20. The remainder of the procedure for opening the wallet and writing a cheque is identical with that previously described for the wallet in flattened condition. To subsequently reclose and double-fold the wallet it is merely necessary to follow the instructions for folding as contained in the preceding paragraph.

A modified form of fastener is illustrated in FIG. 6, as comprising a pair of posts 12' properly spaced to fit the spacing between the pair of apertures 28 by a flat bar 58. The bar 58 replaces the individual heads 48 of the FIG. 7 embodiment of the fastener post and is formed integrally with the pair of posts 12'. Additionally, the individual posts 12' are provided with a shank having an X-shaped horizontal cross section instead of the circular cross section of the FIG. 7 embodiment. This X-shape is formed by a pair of crossing ribs 60 protruding from a small diameter central, cylindrical shank portion. Desirably, the ribs 60 are slightly angled inwardly at their outer edges from the bottom toward the top so as to more easily penetrate the prepunched holes of the cheques 56 and the apertures 28 of the cover 10. The same pair of grooves, or undercuts, 52,54 are provided in each post 12' in the modified embodiment as in the originally described version. The taper of the shank ribs in this embodiment facilitates the ease of molding the two posts 12' and the bar 58 as one piece.

It will be obvious that the fastener of FIG. 6 will simplify the assembly by reason of the fact that the two posts are properly spaced-apart to be received in the apertures 26,28 so that both posts 12' may be simultaneously inserted in the apertures 28 of the cover 10 and through the corresponding apertures of the stack of travelers' cheques 56, thus saving time in assembling the wallet with cheques originally and also in replenishing the stock of cheques in the wallet at a later time, if such is desired.

While the wallet of the invention has been described as useful for holding travelers' cheques it is obvious that it is equally applicable for use with commercial checks, or for holding of notebook-type, looseleaf papers, and similar applications where pocket size is important. It should be equally obvious that the invention is not restricted to the small, or pocket size, but may be used for holding looseleaf papers, or checques of larger size.

Similarly, while the wallet illustrated and described embodies a pair of post-type fasteners, it is obvious that only one fastener may be used, or conversely, any number of fasteners can be utilized if the cover is pierced, or punched, to accommodate the greater number. Desirably, the material from which the cover 10 is made is sufficiently flexible and yieldable to allow the cover to be repetitively snapped on and off the fasteners, so that the stack of cheques, or other papers, may be replenished a number of times. Although certain specific embodiments of the invention have been shown and described, it is obvious that many modifications thereof are possible. The invention, therefore, is not intended to be restricted to the exact showing of the drawing and description thereof, but is considered to include reasonable and obvious equivalents.

I claim:

1. 1. A wallet for travelers' cheques, or the like, each having at least one prepunched hole in the end margin thereof, comprising a cover having top and bottom portions, a pair of aligned apertures in adjacent ends of said portions, a readily removable fastener for securing a stack of travelers' cheques between said portions of the cover, said fastener including a post having a shank with an enlarged head at one end and a small button nose at the other, first and second peripheral grooves in said shank adjacent the head and button nose respectively, said first and second grooves being adapted to respectively receive and clamp the walls of said cover apertures, said shank being adapted to seat in the prepunched holes in a stack of travelers' cheques to hold them protected between the cover portions, said cover comprising an elongated, single piece of flexible and resilient material of generally rectangular configuration folded to form said top and bottom portions, a first score line defining the position of said fold and extending transversely across said cover at a distance from one end thereof slightly longer than the length of a traveler's cheque, the length of the cover between said first score line and one end forming said top portion, a second score line on said cover parallel to said first score line and at a distance therefrom approximately equal to the length of a traveler's cheque toward the other end of the cover, the length of cover between said first and second score lines forming said bottom portion, and said pair of aligned apertures piercing said cover near to and one on each side of said first score line.

2. A wallet according to claim 1, wherein said bottom portion of the cover is longitudinally extended by a short tab, the top portion of the cover having a transverse slot near said first end to receive said tab, whereby the cover may be folded along said second score line and said tab inserted through said slot to provide a book of cheques protected by folds at both ends and covered as well at their tops and bottoms for carrying in flat condition in a breast pocket or the like.

3. A wallet according to claim 1, wherein said bottom cover portion near said other end is provided with a keyhole-shaped aperture aligned with said pair of apertures, a third score line parallel to said first score line and positioned in the top cover portion between the first score line and said first end of the cover, the portion of said cover having said third score line

being foldable thereabout and the bottom cover portion being bendable over said folded portion to insert the button nose of said post through the larger portion of the keyhole aperture and thereafter slide the cover to lockingly engage the smaller portion of the keyhole aperture under the button nose.

4. A wallet according to claim 3, wherein said first peripheral groove in said shank has a width slightly larger than the thickness of said cover and the second groove in said post has a width slightly larger than twice the thickness of said cover, whereby the second groove clampingly receives the wall of the aperture in the top cover portion and the wall of the smaller portion of the keyhole aperture in the bottom cover portion.

5. A wallet according to claim 3, wherein a fourth score line parallel to the first score line is provided in the top cover portion near said aperture therein and on the side of said aperture away from said first score line, whereby said top cover portion may be folded back over said post along said fourth score line to provide access to a traveler's cheque along a perforation defining its end margin having the key-punched hole.

6. A wallet according to claim 1, wherein said cover has a plurality of pairs of aligned apertures and a plurality of said fasteners are passed through said pairs of apertures to hold a stack of traveler's cheques between the folded portions of the cover.

7. A wallet according to claim 7, wherein said plurality of posts are connected by a flat bar integrally formed with said posts and defining said enlarged head of each, said bar serving to space said plurality of posts for alignment with said corresponding plurality of pairs of apertures so that each post will fit within a pair of apertures.

8. A wallet according to claim 7, wherein the shank of each post has an X-shaped cross section formed by crossing ribs and the ribs are slightly tapered to reduce the cross section of the shank in a direction away from the head of the post.

9. A wallet for travelers' cheques, or the like, each having at least one prepunched hole in the end margin thereof, comprising a cover having top and bottom portions, a pair of aligned apertures in adjacent ends of said portions, a readily removable fastener for securing a stack of travelers' cheques between said portions of the cover, said fastener including a post having a shank with an enlarged head at one end and a small button nose at the other, first and second peripheral grooves in said shank adjacent the head and button nose respectively, said first and second grooves being adapted to respectively receive and clamp the walls of said cover apertures, and said shank being adapted to seat in the prepunched holes in a stack of travelers' cheques to hold them protected between the cover portions, said shank of said post having an X-shaped cross section formed by crossing ribs and the ribs are slightly tapered to reduce the cross section of the shank in a direction away from the head of the post.