June 25, 1946. J. E. KOSTELING 2,402,821

RECEIPT ENVELOPE

Filed March 27, 1944

Fig. 1.

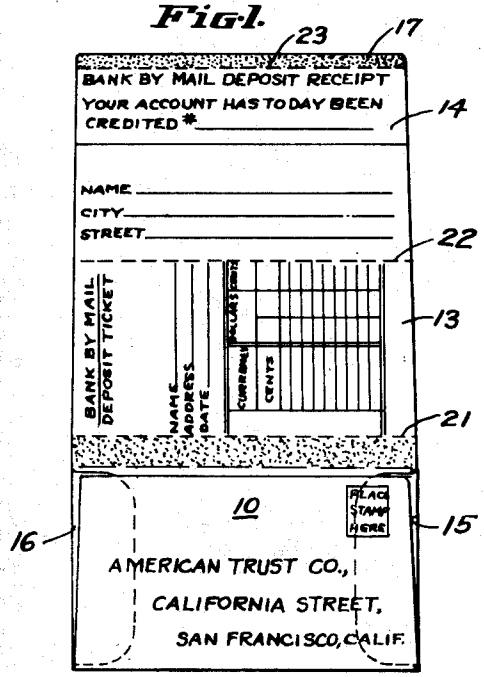


Fig. 2.

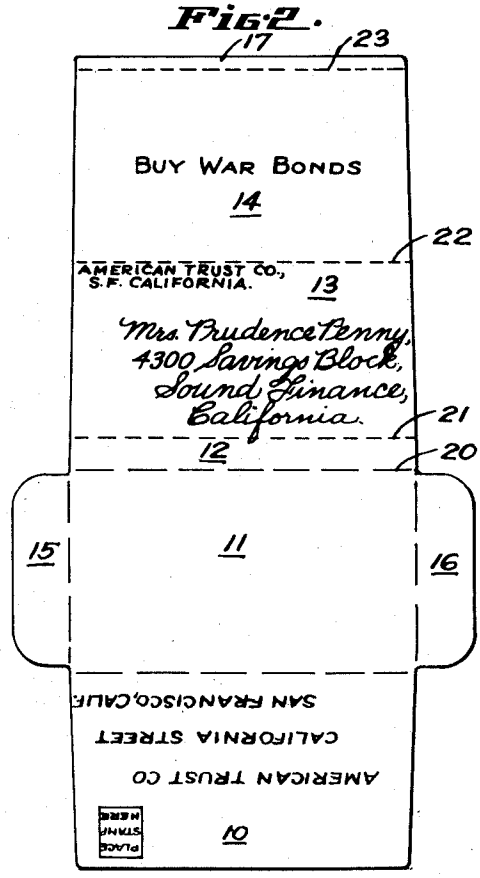


Fig. 3.

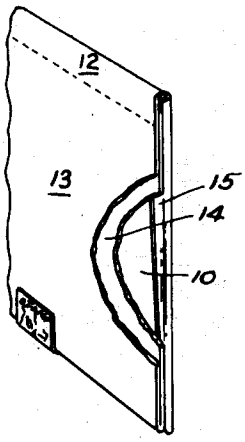


Fig. 4.

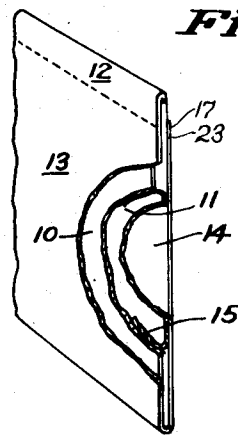
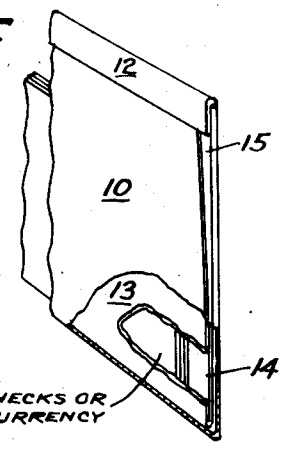


Fig. 5.



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2,402,821

RECEIPT ENVELOPE

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Application March 27, 1944, Serial No. 528,230

2 Claims. (Cl. 229—73)

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My invention relates to improvements in mailable bank deposit and receipt envelopes and is particularly designed to make banking by mail more attractive to bank customers, by simplifying the operations the customer needs to perform.

This method of banking is now an established procedure, but there still remains a certain inertia on the part of many customers to adopt it, an inertia probably caused by their general unfamiliarity with forms and their confusion in knowing what to fill out and what to tear off in returning the papers to the bank. My invention arranges things in the simplest and most logical manner for the uninitiated.

This application is a continuation in part of my earlier application filed June 28, 1943, S. N. 492,507.

One object of my invention is to eliminate an envelope usually employed by the bank in returning the depositor's receipt. With this improved envelope the receipt is enclosed in the same envelope which the depositor will use in making his next deposit. It becomes a two-way envelope so that it need not be sent to the depositor as an enclosure in another envelope.

Another object of my invention is to provide a two-way envelope which on its first trip out can be sent as second-class matter at reduced postage, a factor of no little importance in view of the recent raise in rate of local first-class postage.

Another object of my invention is to supply a folio in which the checks or currency are placed before insertion in the envelope. This is formed by the hinged detachable panels, when detached. This feature aids the bank in removing the contents upon opening the envelope.

Another object of my invention is to provide a two-way envelope where on the first mailing both sides of the envelope pocket are covered by other panels so that on the second mailing the envelope pocket will be clean and unmarked with previous postage cancellation marks.

Another object of my invention is to provide a mailable bank envelope of a structure which requires a minimum of operations by the bank operatives as they service them. This advantage is important due to the growth in use of this form of banking.

Another important object of my invention is to provide a combination receipt envelope which when sealed for mailing to the bank will be acceptable to the postal authorities for mailing as a registered letter.

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Another object of my invention also is to provide a novel structure of combination envelope and deposit ticket and deposit receipt form which lends itself readily to manufacture and to use with the least possible confusion.

Other objects and advantages of my invention will become apparent from the following description taken in connection with the drawing in which

Fig. 1 is a plan view of the assembled envelope;

Fig. 2 is a plan view of the reverse side of the structure before it is folded up to form an envelope;

Fig. 3 is a fragmentary view in perspective, partly in section, when the envelope is closed by a stamp or sticker for second-class posting on its first trip out;

Fig. 4 is a fragmentary view in perspective, partly in section, when the envelope is closed for first-class posting on its first trip out; and

Fig. 5 is a similar view, when the envelope is closed for first-class posting on its return trip with the detached receipts and money enclosed.

The blank lends itself to ready and economical manufacture with practically no wastage of paper, and comprises the substantially rectangular sections 10, 11, 12, 13, 14 and 17, with the gummed flaps 15 and 16.

The sections 10 and 11, when closed and secured by the gummed end flaps 15 and 16, form a closed, rectangular envelope pocket.

The sections 12, 13, 14 and 17 constitute a multisectional flap and taper slightly to facilitate their insertion within the pocket. The portion 12, nearest the pocket, is gummed and is permanently hinged to section 11 along the line 20. The section 13 is set off from the gummed portion 12 by the usual score marks 21 so that it may be detached therefrom. Section 14 is likewise secured to section 13 by score marks 22 where the envelope is to be used by a bank. When used by a mercantile company to contain a statement to be returned by the first addressee the score marks 22 may be omitted but will be substituted by a fold line. The gummed flap 17 is provided to seal the envelope on its first trip out as shown in Fig. 4. The score marks 23 facilitate opening by the first addressee.

On the outer face of the envelope pocket section 10 is printed the address of the institution to which the envelope is to be returned.

On one face of sections 13 and 14 is printed deposit data. For example, in Fig. 1, section 13 has the information needed on a bank-by-mail deposit ticket, while section 14 has the informa-

tion needed for the bank-by-mail deposit receipt. On the reverse side of sections 13 and 14 (Fig. 2) is provided a place for the address of the first addressee, preferably on 13 so that regardless of how the envelope is sealed on the first trip out, the addressee's name will be in view. (See Figs. 3 and 4.)

The usual practice in bank-by-mail business is for the bank to send the depositor a complete bank-by-mail envelope each time the bank mails the depositor his receipt (panel 14) from the previous transaction. This gives the depositor everything needed to complete his next deposit. To make a deposit he fills out the deposit ticket (panel 13) and the deposit receipt (panel 14). He then detaches these along the tear line 21 and inserts them in the envelope pocket, along with the endorsed checks for deposit. Panel or flap 12 is then moistened and pasted to panel 10, thereby sealing the envelope (see Fig. 5). When the bank receives the envelope and opens it, the teller separates the deposit ticket 13 from the deposit receipt 14 by tearing along the perforated line 22. The deposit items are checked and the teller initials the receipt and indicates the amount of the deposit. This receipt is mailed to the depositor along with a new deposit envelope and the cycle is started over again. The depositor always has at hand all the record papers needed to complete a deposit transaction.

One advantage of my invention is that the envelope illustrated can serve as the envelope in which the receipt is returned to the depositor. In doing this, the envelope is closed as shown in either Fig. 3 or Fig. 4. When closed as shown in Fig. 4, the panels 13 and 14 cover the panels 10 and 11 and flap 17 is adhesively adhered to section 11 so that any marring from postal markings will not get on panels 10 and 11. Thus, panels 10 and 11 will be clean when the envelope is closed, as shown in Fig. 5, for its return trip to the original sender. When closed, as shown in Fig. 3, the panel 14 is folded in next to panel 13 and panel 10 lays against panel 14. The connected edge of panels 13 and 14 is secured to the connected edge of panels 10 and 11 by means of a stamp or staple so that second-class postage rates may be used.

It is to be particularly noted that the blank shown in Fig. 2 includes tapered section 10 and rectangular section 11 and gummed side flaps 12, 15 and 16, which provide a complete primary envelope for return of the separable data sections 13 and 14, and that the latter section together with the respective separable gummed flaps 12 and 17 are substantially of the same width as section 11, whereby the sections 13 and 14 upon being folded on the lines 20 and 22 provide a secondary envelope and enclose the sections or sides 10 and 11 of the primary return envelope with the gummed flap 17 adhesively secured to section 11 adjacent one edge thereof. Thus a dual envelope is provided for return of the receipt or both data sections 13 and 14, and the sections 10 and 11 are kept clean during first mailing for return of the other of the two envelopes, which latter is constituted by sections 10 and 11 and flaps 12, 15 and 16.

The novel blank structure thus provides a dual two-way banking-by-mail envelope, the entire blank being mailed to a patron as a composite or dual envelope with separable adhesive flap 17

secured and the adhesive flap 12 unsecured. The primary envelope then becomes accessible for complete use on all sides for return use upon first easy and accurate severance of the adhered flap 17 along the weakened line 23 for complete detachment of sections 13 and 14 on both lines 17 and 21, whereby the adhesive flap 12' may then be turned on line 20 to close the pocket of the primary or inner envelope and enclose and seal the receipt therein. The two weakened lines of severance 23 and 21 at opposite ends of the foldable sections 13—14 are thus important and essential elements of this multiple use dual envelope blank for accomplishing the objects stated.

Also while I have shown the deposit receipt printed on section 14 and the deposit ticket on section 13, these could be reversed without departing from the spirit of my invention.

By means of my structure, I provide an envelope blank comprising four main panels with two end gluing panels and one intermediate gummed panel placed between each pair of the main panels.

My invention provides a receipt envelope acceptable to the postal authorities for mailing as a registered letter on its return trip. By means of the short sealing flap 12 and the turned in end flap 15, 16 the back of the sealed envelope presents adequate surfaces to be engaged by the usual sealing wax or special registry seal so that any tampering at the seams is detectable. The mailing of currency, a new development in bank-by-mail procedure, requires the use of registered mail.

What I claim is:

1. A receipt-type mailing dual envelope for facilitating the handling of bank deposits by mail, comprising in combination a closed rectangular envelope pocket, a flap of more than twice the width of the envelope pocket so as to enclose the same and hinged thereto adjacent the open edge of said pocket, said flap being tapered slightly throughout its length and having in the order named a narrow gummed closing portion, a bank deposit ticket, separated from said closing portion by a weakened tear line, and a gummed flap portion connected to the edge of the ticket remote from the open edge of the pocket by a weakened line of severance.

2. A receipt-type mailing dual envelope for facilitating the handling of bank deposits by mail, comprising in combination a closed rectangular envelope pocket, a long tapering flap of a length to extend entirely around the envelope pocket and hinged thereto adjacent the open edge of said pocket, said flap having in the order named a narrow gummed closing portion, a bank deposit ticket, separated from said closing portion by a weakened tear line, and a second bank deposit receipt separated from said first named deposit ticket by a weakened portion, and a gummed portion along the border extremity of said last named receipt and separated therefrom by a weakened tear line whereby on the first mailing said long flap wraps around both sides of and encloses said envelope pocket and seals against one edge, and on the second mailing the first addressee may separate said long flap from said envelope pocket, enclose the same therein and seal said pocket by the narrow gummed closing portion.

JOHN E. KOSTELING.