

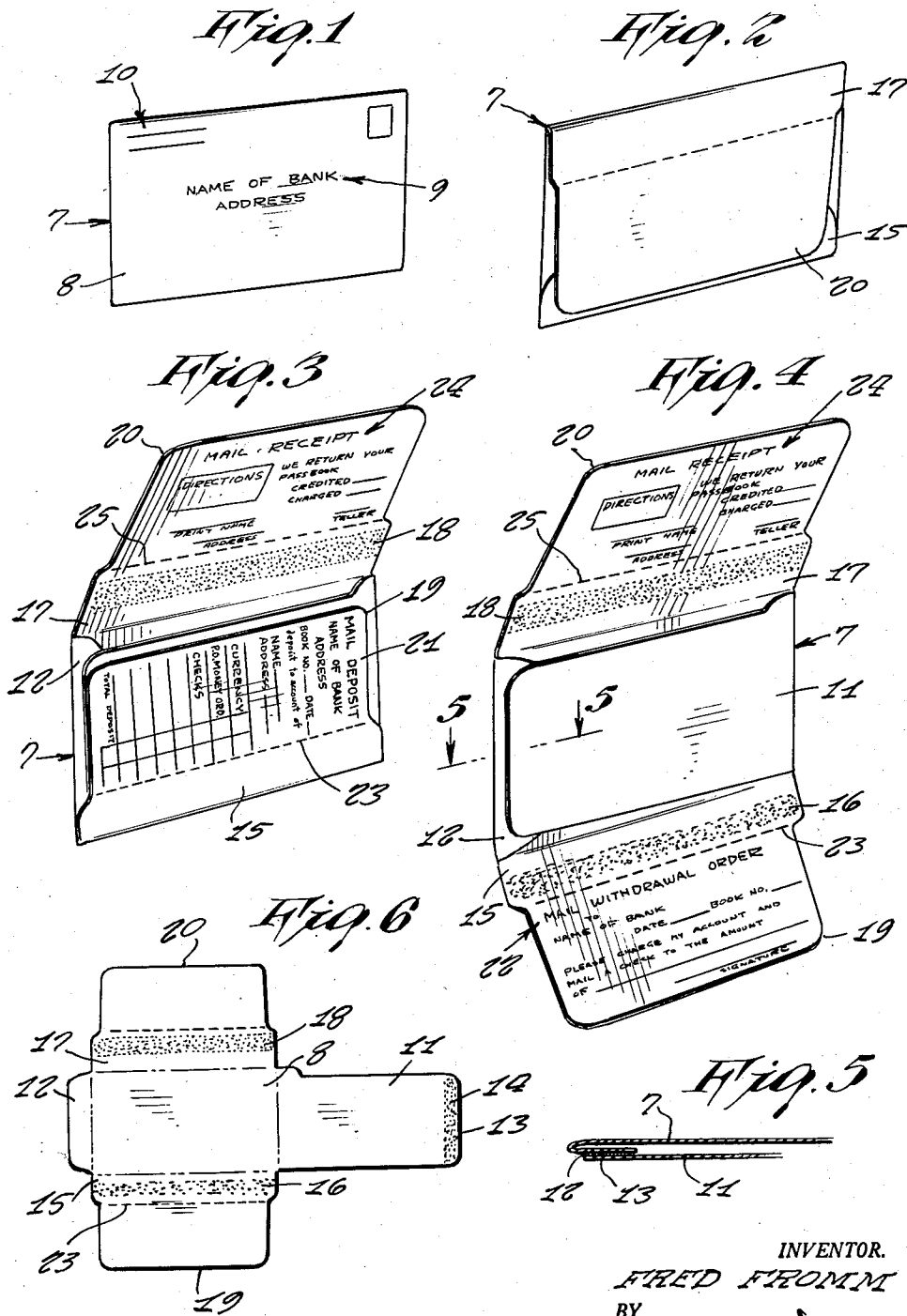
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ENVELOPE

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## ENVELOPE

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1 Claim. (Cl. 229—70)

This invention relates to special envelopes suitable for use when banking by mail in connection with bank accounts, and particularly to what may be termed a banking envelope.

The main object of my invention is to provide a special banking envelope with initially attached means for use of the party depositing or withdrawing funds from an account, as well as means for use by the bank in charging or crediting the account accordingly.

An ancillary object of this invention is to have such attached means that may be separated and inserted into the envelope for sending to the bank, and then further separated for record at the bank and for a distinct receipt returned to the sender.

Specifically, it is a practical object withal, to have attached to an envelope a deposit slip with a withdrawal order upon the reverse side thereof, and a separate mail receipt, both of which are separable from the envelope at will for mailing to the bank.

An additional object of the invention is to have a bottom and a top main flap for the envelope and to have the deposit slip separably attached to one flap and the mail receipt separably attached to the other flap independently of the first mentioned flap.

It is, of course an object to provide such a banking envelope that facilitates handling of accounts without extraneous slips, cards or tickets, through the mail, and merely by using the initially attached members upon the top and bottom flaps thereof.

Other objects and advantages of my invention and accruing from its actual adoption and application to commerce will appear more fully in 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 the envelope made according to my invention and embodying the same in a practical commercial form;

Figure 2 is a rear perspective view of the same envelope;

Figure 3 is another perspective view of the envelope as seen from the rear with the main flap raised in the first stage of opening the envelope;

Figure 4 is a further similar view showing the envelope in the second stage of opening the same by folding out the lower flap thereof;

Figure 5 is a fragmentary section as taken on line 5—5 in Figure 4; and

Figure 6 is a plan view or layout of a pattern for the envelope before being folded or otherwise assembled into form for use.

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

When a party who has an account at a bank desires to deposit funds into his account by mail, or perhaps withdraw funds from the account by mail, he usually has

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to resort to complex writing or notations to be sent to the bank, or must use inconvenient and complicated recording or ordering stubs, slips or cards, etc. Confusion and errors are likely to appear, and certainly, convenience is not served. In fact, it would appear that there is room on the market for a convenient, safe and simple envelope and system for banking by mail such as has not yet appeared before the public.

Upon considering this problem, it has occurred to me that a special envelope with certain simple auxiliaries should be available for filling out and sending to a bank to transact business with the same entirely by mail. As a result of such consideration, I have succeeded in producing a simple and effective banking envelope along the lines already indicated, which I shall now proceed to describe in the following.

Hence, in the practice of my invention, and referring also again to the drawing, a banking envelope, generally indicated at 7 includes a laterally elongated front panel 8 having relatively short vertical ends and serves to carry the address of the bank to which it is to be sent at 9 and the sender's address at 10. At one vertical end, this front panel is integrally connected to a laterally elongated rear panel also having relatively short vertical ends, while at the other vertical end, the front panel has a short vertically extending end flap 12 adapted to be pasted to the free end 13 of the rear panel, for which purpose rear panel 11 may have or vertically extending a glue strip 14 as shown in Figure 6. This initial assemblage is best seen in Figure 4, and the junction in Figure 5, showing that the end of the rear panel is pasted upon the flap 12, the rear panel being virtually coextensive with the front panel.

At its short laterally extending bottom edge, the front panel has a bottom flap 15 with a glue strip or area 16 extending laterally along the flap and allowing this flap to be pasted up on the lower portion of rear panel 11 when desired. In similar fashion, a short laterally extending top or main flap 17 extends upwardly from the upper edge of the front panel and likewise has a glue strip or area 18 extending laterally along the flap for pasting down this flap on the rear panel to close the envelope.

However, upon each of these two flaps are initially attached forms or laterally elongated flap extensions 19 and 20, respectively for selective use, as will be explained forthwith. The flap extension 19 is provided upon its external side with a deposit slip form 21 (Figure 3) and upon its inner side with a withdrawal order form 22 (Figure 4). Between the extension 19 and bottom flap 15 is located a weakened line 23, and both forms have name or signature lines for the name of the sender, with other identifications and amount to be deposited and credited or withdrawn and charged, as the case may be. In either case, the lower extension when filled out properly is then separated along line 23 and inserted into the envelope 7 with checks, cash or money orders, etc., if the deposit slip form 21 has been filled out, or if the withdrawal form 22 is filled out instead, the same alone without checks or money is inserted into the envelope.

On the other hand, the flap extension 20 on the main flap 17 is provided with a mail receipt form 24 which is to be filled out partly by the sender in any case with his name and address. The weakened line 25 is provided between the receipt member 20 and main flap 17 for separating the receipt from the envelope before sealing the main flap. In order to send the withdrawal order or deposit form, this receipt member 20 is also enclosed therewith and flap 17 sealed by means of glue strip 18. Naturally, when the lower flap extension 19 has been separated along line 23, lower flap 15 is sealed to the rear panel 11 as already intimated. When the envelope

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is closed and the two flaps 15 and 17 both sealed, the sender merely puts his name at his return address section 10 (Figure 1) and a stamp and the like is applied, and the envelope is ready to mail to the bank.

The teller at the bank upon opening the envelope finds the two forms that have been torn off the top and bottom flaps 17 and 15 and does the business ordered by filled form 21 or 22, and enters the result on form 24 that serves as a receipt and then mails this receipt back to the sender, with or without a check, as the case may be determined by the form which he has followed. When the party who forwarded the envelope to the bank receives this receipt form, he has not only a receipt for his letter but for his order to deposit or withdraw funds.

The whole transaction has thus been carried out in simple manner by mail, merely by using the envelope and its initially attached auxiliaries, and nothing more. Obviously, the size of the envelope and its flaps and extensions to be detached may be made of different dimensions or proportions, as may be desired, and of different types of paper.

Manifestly, variations may be resorted to, and parts and features may be modified or used without others within the scope of the appended 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 with a short vertical end flap connected integrally to one vertical end, a laterally elongated rear panel with short vertical ends integrally connected at one vertical end to the other vertical end of said front panel and having the major portion of the upper edge thereof cut a short distance below alignment with the upper edge of said front panel but in parallelism with the latter, the

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elongated rear panel having a vertical glue strip on the other short vertical end forming the outer end thereof serving to connect it with the short vertical end flap, a relatively short but laterally elongated bottom flap integrally connected to the bottom of the front panel and having a laterally extending glue strip thereon, a laterally elongated flap extension with short vertical ends integrally connected along the length thereof to the lower edge of the bottom flap and having a laterally extending weakened tear line for removal of the flap extension from the bottom flap to form a mail deposit or mail withdrawal slip, said laterally elongated flap extension being cut shorter at both vertical ends thereof than said bottom flap, a relatively large laterally extending main closure flap integrally connected along the length thereof to the upper edge of said front panel and having a glue strip disposed along the upper edge of said closure flap, and a second laterally elongated flap extension with short vertical ends integrally connected along the length thereof to the upper edge of the main closure flap and having a laterally extending weakened tear line for removal of the second flap extension from the main closure flap to serve as a mail receipt slip, and said second flap extension also being cut shorter at both vertical ends thereof than said main closure flap to which said second flap extension is initially connected.

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