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(54) **WALLET SIZE CARD BOOK**

KARTENBUCH IN BRIEFTASCHENGRÖSSE

CARNET PORTE-CARTES, DE LA TAILLE D'UN PORTEFEUILLE

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(56) References cited:
WO-A-91/13767
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US-A- 3 537 728
US-A- 4 216 979
US-A- 5 171 039

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Description

[0001] The present invention relates generally to an article designed to hold and protect identification, credit, debit, and other smart cards, and any information encoded on a magnetic stripe or microchip. More particularly, the present invention relates to a wallet size card book which has been constructed to fit within the credit card compartment of a wallet or similar type cardholder.

[0002] Various booklets or folders having card holder pockets and a place to record information or transactions are currently in use. For example, U.S. Patent No. 5,143,405 *(Daneshvar)* discloses a booklet for collecting and presenting personal medical information. Although the booklets include pockets formed in the covers of the booklets, the disclosure provides that the pockets may be used to hold additional papers containing medical information. The suggested size of the booklet is approximately 10.16 cm x 15.56 cm (4" x 61/8"), and by size alone, would not conveniently fit into the user's wallet. Further, there is no indicated use of the pockets for holding identification and credit cards.

[0003] U.S. Patent No. 4,621,729 *(Jackson)* discloses a patient medical information and education container which may be wallet size. Although a pocket is provided which serves to hold a plurality of cards or the like, the user must open a plurality of panels of the container to retrieve a card from the pocket.

[0004] U.S. Patent No. 2,767,756 *(Niles)* discloses a foldable unit plastic card holder designed to hold a number of cards. However, the card holder does not include any pages on which to record transactions or maintain record-keeping.

[0005] U. S. Patent No. 3,360,027 *(Price)* discloses a ticket and money holder provided with openings with arcuate lower edges through which tickets and the like may be inserted into and removed from the holder. The holder includes an outer sheet which is stitched to a filler.

[0006] WO 91 13767A discloses a combined record book and pouch for a card, which is small enough to fit within the standard pockets of a wallet. The pouch is formed by a plastics material separate from a folded sheet of cardboard forming the record section, and the plastics pouch and folded cardboard are then attached together.

[0007] US-A-3537728 discloses a card holder and record book which is made from a single sheet of flat stock folded to form a pocket for the receipt of a card, and there are several pages for the marking of purchases made with the card.

[0008] Standard size card books are also available, for example, savings and passbooks. However, these card books are too cumbersome in size to fit within the compartments of a wallet. Moreover, attempts to produce wallet size card books have been unsuccessful because a sufficient area does not remain to obtain a strong glue bond. Thus, there remains a need for a new and improved wallet size card book which is sized to fit within a wallet but is strong enough to survive normal usage.

[0009] Accordingly, one aspect of the present invention consists in a wallet size card book comprising:

a. a cover having a fold which divides the cover into a front cover panel and a rear cover panel; and
b. a pocket of a size suitable for retaining a conventional size credit card;
c. said card book being small enough to fit within a conventional compartment of a wallet;

characterized in that:-

d. a plurality of leaves is attached at the fold, the leaves forming pages;
e. an L-shaped glue strip extends along two edges of the inner surface of at least one cover panel ;
f. said pocket is formed by a first leaf being sealed to the inner surface of the cover, and cut shorter and narrower than the cover, and a second leaf being sealed along two edges to the L-shaped glue strip with a third edge attached at the fold and a fourth edge remaining open; and
g. the width of said glue strip ranges between about 1.58 mm (1/16 inch) and 6.35 mm (1/4 inch).

[0010] The present invention is directed to a wallet size card book which has been adapted to hold a card having the dimensions of a conventional credit card, and is particularly designed to be carried in a wallet or similar type compartment holder. The invention overcomes existing card type booklets by providing a smaller size card book which may have dimensions of approximately 6.35 cm (2 1/2 inches) by 8.89 cm (3 1/2 inches). Further, the use of a resin emulsion adhesive, a vinyl acetate ethylene copolymer emulsion, in the card book makes it possible to create a properly formed pocket on three sides of the card book for holding and protecting the card. In this regard, the leaves or pages are stitched, stapled or glued to the center of the card book, and a first leaf and two edges of a second leaf are glued to the inner surface of the card book cover, thereby forming a pocket for the card.

[0011] According to another aspect, the present invention consists in a method for making a wallet size card book, comprising the steps of:

(a) positioning at least one cover and a plurality of leaves together in an open position to form at least one card book;
(b) securing the cover to the plurality of leaves by stitching along a mid-point;

and being characterized by:-

(c) cutting a first leaf shorter and narrower than the cover;

(d) applying an adhesive to the inner surface of at least one cover;
(e) placing the card book between two dies arranged to apply pressure around the outer edges of the leaves and help to seal the adhesive on the cover of the card book;
(f) placing the card book and dies in a vise; and
(g) squeezing the vise under pressure for a sufficient amount of time to seal the first leaf and two edges of a second leaf to the inner surface of at least one cover, so as to form a pocket for holding a wallet size card.

[0012] These and other aspects of the present invention will become apparent to those skilled in the art after a reading of the following description of the preferred embodiment when considered with the drawings, in which:-

FIG. 1 is a perspective view of a wallet size card book constructed according to the present invention;
FIG. 2 is a top view of the wallet size card book;
FIG. 3 is a front view of the front cover panel of the wallet size card book;
FIG. 4 is a side view of the wallet size card book;
FIG. 5 is a perspective view of the upper and lower dies; and
FIG. 6 is an exploded perspective view of the wallet size card book.

[0013] In the following description, like reference characters designate like or corresponding parts throughout the several views. Also in the following description, it is to be understood that such terms as "forward", "rearward", "left", "right", "upwardly", "downwardly", and the like are words of convenience and are not to be construed as limiting terms.

[0014] Referring now to the drawings in general and FIG. 1 in particular, it will be understood that the illustrations are for the purpose of describing a preferred embodiment of the invention and are not intended to limit the invention thereto. As best seen in FIG. 1, the wallet size card book, generally designated 10, comprises a cover 12 having a fold 14 which divides the cover into a front cover panel 16 and a rear cover panel 20, a plurality of leaves 22 attached at fold 14, with the leaves forming pages, and a L-shaped glue strip 28 (shown in FIG. 6) formed along two edges of the inner surface of at least one cover panel. The card book 10 further includes arcuate recesses 24 in the upper edges ofthe cover 12 and plurality of leaves 22. Cover 12 comprises a lexide material, and indicia 26, for example, a logo, may be placed on the front cover panel 16 of the book. The card book 10 also includes a pocket 30 for holding and protecting a wallet size credit card 32 or comparable size information card.

[0015] Pocket 30 of the card book 10 is formed by a first leaf being sealed completely to the inner surface of the cover 12 and cut shorter and narrower than the cover, a second leaf being sealed along two edges to the L-shaped glue strip 28 on the inner surface of cover 12 with a third edge attached at fold 14 by stitching, gluing or stapling and a fourth edge remaining open for receiving the card 32.

[0016] The L-shaped glue strip 28 comprises a resin emulsion adhesive (Evans No. 04053, Evans Adhesive Corp., Columbus, OH). The composition of Evans No. 04053 comprises a vinyl acetate ethylene copolymer emulsion. The adhesive may include other additives, for example, a defoamer. The copolymer emulsion is water-based and contains approximately 45% water, and the vinyl acetate ethylene copolymer emulsion content is approximately > 95. 0 wt. %. It is contemplated that any comparable adhesive may be used as the L-shaped glue strip. The width of the glue strip ranges between 1.58 mm (1/16 inch) to about 6.35 mm (1/4 inch). The glue strip preferably extends approximately 1.58 mm (1/16 inch) from the bottom edge of the inner surface of cover 12 to about 4.74 mm (3/16 inch) from the side edge of the inner surface of cover 12.

[0017] As shown in FIG. 3, the book 10 has upper and lower rounded edges 34 opposite the fold 14. Rounded edges 34 are between about 3.16 mm (1/8 inch) to 9.48 mm (3/8 inch) in diameter, with a preferred diameter of 6.35 mm (1/4 inch). The height H of book 10 ranges between approximately 8.41 cm (3 5/16 inches) to about 9.21 cm (3 5/8 inches), with a preferred height of 8.89 cm (3 1/2 inches). The width W of book 10 ranges between about 6.03 cm (2 3/8 inches) to about 6.67 cm (2 5/8 inches), with a preferred width of 6.32 cm (2 1/2 inches). As shown in FIGS. 2-4, the thickness T of book 10 ranges between about 1.58 mm (1/16 inch) to about 4.74 mm (3/16 inch) with a preferred thickness of 3.16 mm (1/8 inch).

[0018] Again referring to FIG. 3, the arcuate recesses 24 have a width AW ranging between approximately 2.2 cm (7/8 inch) and 2.86 cm (1 1/8 inches), with a preferred width of 2.54 cm (1 inch). The depth AH of recess 24 ranges between 4.74 mm (3/16 inch) and 9.48 mm (3/8 inch), with a preferred depth of 6.35 mm (1/4 inch). The arcuate recesses facilitate the insertion and removal of card 32 from pocket 30.

[0019] In producing card book 10 in accordance with the present invention, at least one card book 10 is placed in an open position where the plurality of leaves 22 are attached to fold 14 of the cover 12. The first or fly leaf is cut shorter and narrower than the cover 12 so that when the resin emulsion adhesive is applied to the entire inner surface of at least one cover 12, the first leaf completely adheres to the cover 12, and leaves a L-shaped glue strip 28 exposed along the marginal edges of the inner surface of cover 12. As a result, a second leaf adheres to the L-shaped glue strip 28 that remains exposed on the inner surface of cover 12, thereby forming a pocket with a third edge being attached at fold 14

and a fourth edge remaining open for receiving a card 32. In one embodiment of the invention, three books are placed end to end in an upstate position. During the process, anywhere from approximately 12-18 books may be placed between two dies 36 of the type shown in FIG. 5 immediately after the resin emulsion is applied. Die 36 includes a lower strip 40 and an upper narrow strip 42. A plurality of openings 44 exists between the upper and lower strips 40,42. Between adjacent openings 44 are adjoining strips 46.

[0020] The books and dies are placed in an air-powered vise, and thereafter squeezed together in order to set the adhesive. The vise is squeezed under approximately 19.3 x 10^6 Pa (2800 lbs./in^2) of pressure for a sufficient amount of time in which to properly seal the adhesive to the cover 12. The pressure may range between about 13.78 x 10^6 Pa and 27.56 x 10^6 Pa (2000 and 4000 lbs./in^2). In a preferred embodiment, the vise may be squeezed between about 30 seconds and about one minute. The dies 36 function by applying pressure around the outer edges of the leaves, and help to seal the adhesive on the cover 12 of card book 10. As a result, a pocket 30 is created which is formed by sealing the first leaf and part of the second leaf to the inner surface of cover 12 using the L-shaped glue strip 28.

[0021] Certain modifications and improvements will occur to those skilled in the art upon a reading of the foregoing description. By way of example, it is contemplated that the card book of the present invention can be modified for use in a variety of industries including but not limited to financial institutions, telecommunications, healthcare, information security, travel and hospitality and prepaid vending. The card book may, thus, be customized to hold information about a particular organization and its services, programs, etc.

[0022] It should be understood that all such modifications and improvements have been deleted herein for the sake of conciseness and readability, but are properly within the scope of the following claims.

Claims

1. A wallet size card book comprising:

a. a cover (12) having a fold (14) which divides the cover (12) into a front cover panel (16) and a rear cover panel (20); and
b. a pocket (30) of a size suitable for retaining a conventional size credit card;
c. said card book being small enough to fit within a conventional compartment of a wallet;

characterized in that:-

d. a plurality of leaves (22) is attached at the fold (14), the leaves (22) forming pages;
e. an L-shaped glue strip (28) extends along two edges of the inner surface of at least one cover panel (16);
f. said pocket (30) is formed by a first leaf being sealed to the inner surface of the cover (12), and cut shorter and narrower than the cover (12), and a second leaf being sealed along two edges to the L-shaped glue strip (28) with a third edge attached at the fold (14) and a fourth edge remaining open; and
g. the width of said glue strip (28) ranges between about 1.58 mm (1/16 inch) and 6.35 mm (1/4 inch).

2. The wallet size card book according to claim 1, wherein the L-shaped glue strip (28) comprises a resin emulsion adhesive.

3. The wallet size card book according to claim 2, wherein said resin emulsion adhesive comprises a copolymer emulsion.

4. The wallet size card book according to claim 3, wherein said copolymer emulsion comprises a vinyl acetate ethylene copolymer emulsion.

5. The wallet size card book according to any preceding claim, wherein the card book has a height dimension of approximately 8.41 cm (3 5/16 inches) to about 9.21 cm (3 5/8 inches) and a width dimension ranging between about 6.03 cm (2 3/8 inches) and about 6.67 cm (2 5/8 inches).

6. The wallet size card book according to claim 5, wherein the width and height dimensions of the card book are 6.35 cm (2 ½ inches) and 8.89 cm (3 ½ inches) respectively.

7. The wallet size card book according to any preceding claim, wherein the L-shaped glue strip (28) extends approximately 1.58 mm (1/16 inch) from the bottom edge of the inner surface of the cover (12), and 4.75 mm (3/16 inch) from the side edge of the inner surface of the cover (12).

8. A method for making a wallet size card book (10), comprising the steps of:

(a) positioning at least one cover (12) and a plurality of leaves (22) together in an open position to form at least one card book (10);
(b) securing the cover (12) to the plurality of leaves (22) by stitching along a mid-point;

and being **characterized by**:-

(c) cutting a first leaf shorter and narrower than the cover (12);
(d) applying an adhesive to the inner surface of

at least one cover (12);
(e) placing the card book (10) between two dies (36) arranged to apply pressure around the outer edges of the leaves (22) and help to seal the adhesive on the cover (12) of the card book (10);
(f) placing the card book (10) and dies (3 6) in a vise; and
(g) squeezing the vise under pressure for a sufficient amount of time to seal the first leaf and two edges of a second leaf to the inner surface of at least one cover (12), so as to form a pocket (30) for holding a wallet size card.

9. The method according to claim 8, wherein the adhesive is a vinyl acetate ethylene copolymer emulsion.

10. The method according to claim 8 or 9, wherein the pressure of the vise ranges between approximately 13.78 x 10^6Pa and 27.56 x 10^6Pa (2000 and 4000 lbs.in^2).

Patentansprüche

1. Kartenbuch in Brieftaschengröße, umfassend:

a. einen Einband (12), der einen Falz (14) aufweist, welcher den Einband (12) in einen vorderen Einbandabschnitt (16) und einen hinteren Einbandabschnitt (20) teilt; und

b. eine Tasche (30) mit einer geeigneten Größe zum Aufnehmen einer Kreditkarte herkömmlicher Größe;

c. wobei das Kartenbuch klein genug ist, um in ein herkömmliches Fach einer Brieftasche zu passen;

dadurch gekennzeichnet, dass

d. eine Mehrzahl von Blättern (22), die Seiten bilden, am Falz (14) befestigt sind;

e. ein L-förmiger Klebstoffstreifen (28) entlang zweier Kanten der Innenfläche zumindest eines Einbandabschnitts (16) angeordnet ist;

f. die Tasche (30) gebildet ist durch ein erstes Blatt, das an der Innenfläche des Einbands (12) angeklebt und kürzer und schmaler geschnitten ist als der Einband (12), und durch ein zweites Blatt, das entlang zweier Kanten an dem L-förmigen Klebstoffstreifen (28) angeklebt ist, wobei eine dritte Kante an dem Falz (14) befestigt ist, und eine vierte Kante, die offen bleibt, aufweist; und

g. die Breite des Klebstoffstreifens (28) im Bereich zwischen 1,58 mm (1/16 Zoll) und 6,35 mm (1/4 Zoll) liegt.

2. Kartenbuch in Brieftaschengröße nach Anspruch 1, bei dem der L-förmige Klebstoffstreifen (28) einen Harzemulsionskleber umfasst.

3. Kartenbuch in Brieftaschengröße nach Anspruch 2, bei dem der Harzemulsionskleber eine Mischpolymeremulsion umfasst.

4. Kartenbuch in Brieftaschengröße nach Anspruch 3, bei dem die Mischpolymeremulsion eine Vinylacetatethylenmischpolymeremulsion umfasst.

5. Kartenbuch in Brieftaschengröße nach einem der vorstehenden Ansprüche, bei dem das Kartenbuch eine Höhenabmessung von etwa 8,41 cm (3 5/16 Zoll) bis ungefähr 9,21 cm (3 5/8 Zoll) und eine Breitenabmessung im Bereich zwischen ungefähr 6,03 cm (2 3/8 Zoll) und ungefähr 6,67 cm (2 5/8 Zoll) aufweist.

6. Kartenbuch in Brieftaschengröße nach Anspruch 5, bei dem die Breiten- und die Höhenabmessung des Kartenbuchs 6,35 cm (2 1/2 Zoll) beziehungsweise 8,89 cm (3 1/2 Zoll) betragen.

7. Kartenbuch in Brieftaschengröße nach einem der vorstehenden Ansprüche, bei dem sich der L-förmige Klebstoffstreifen (28) ungefähr 1,58 mm (1/16 Zoll) von der unteren Kante der Innenfläche des Einbands (12) und 4,75 mm (3/16 Zoll) von der Seitenkante der Innenfläche des Einbands (12) erstreckt.

8. Verfahren zum Anfertigen eines Kartenbuchs in Brieftaschengröße (10), umfassend die Schritte:

(a) gemeinsames Anordnen von zumindest einem Einband (12) und einer Mehrzahl von Blättern (22) in einer geöffneten Stellung, um zumindest ein Kartenbuch (10) zu bilden;

(b) Befestigen des Einbands (12) an der Mehrzahl von Blättern (22) durch Heften entlang einer Mitte;

und **gekennzeichnet durch**:

(c) Schneiden eines ersten Blattes kürzer und schmaler als der Einband (12);

(d) Auftragen eines Klebstoffs auf der Innenfläche zumindest eines Einbands (12);

(e) Anordnen des Kartenbuchs (10) zwischen zwei Formen (36), die so angeordnet sind, dass sie Druck rund um die Außenkanten der Blätter (22) ausüben und helfen, den Klebstoff am Einband (12) des Kartenbuchs (10) anzudrücken;

(f) Anordnen des Kartenbuchs (10) und der Formen (36) in einem Schraubstock; und

(g) Geschlossenhalten des Schraubstocks unter Druck für eine ausreichende Zeitspanne, um das erste Blatt und zwei Kanten eines zweiten Blatts an der Innenfläche zumindest eines Einbands (12) festzukleben, um eine Tasche (30) zum Aufnehmen einer Karte in Brieftaschengröße zu bilden.

9. Verfahren nach Anspruch 8, gemäß dem der Klebstoff eine Vinylacetatethylenmischpolymeremulsion ist.

10. Verfahren nach Anspruch 8 oder 9, gemäß dem der Druck des Schraubstocks im Bereich zwischen ungefähr 13,78 x 10^6 Pa und 27,56 x 10^6 Pa (2000 bzw. 4000 lbs. in^2) liegt.

Revendications

1. Porte-cartes de portefeuille comprenant :

a. un couvercle (12) ayant un pli (14) qui divise le couvercle (12) en un panneau de revêtement avant (16) et un panneau de revêtement arrière (20) ; et
b. une poche (30) d'une taille adaptée pour retenir une carte de crédit de taille conventionnelle ;
c. ledit porte-cartes étant suffisamment petit pour s'adapter à l'intérieur d'un compartiment d'un portefeuille ;

caractérisé en ce que :

d. une pluralité de feuilles (22) est fixée au pli (14), les feuilles (22) formant des pages ;
e. une bande de colle en L (28) s'étend le long de deux arêtes de la surface interne d'au moins un panneau de revêtement (16) ;
f. ladite poche (30) est formée par une première feuille étant scellée à la surface interne du couvercle (12), et coupée plus courte et plus étroite que le couvercle (12), et une seconde feuille étant scellée le long de deux arêtes sur la bande de colle en L (28) avec une troisième arête fixée au bord (14) et une quatrième arête restant ouverte ; et
g. la largeur de ladite bande de colle (28) est comprise entre environ 1,58 mm (1/16 pouce) et 6,35 mm (1/4 pouce).

2. Porte-cartes de portefeuille selon la revendication 1, dans lequel la bande de colle en L (28) comprend un adhésif en résine émulsionnée.

3. Porte-cartes de portefeuille selon la revendication 2, dans lequel ledit adhésif en résine émulsionnée comprend une émulsion de copolymère.

4. Porte-cartes de portefeuille selon la revendication 3, dans lequel ladite émulsion de copolymère comprend une émulsion de copolymère à base d'éthylène d'acétate de vinyle.

5. Porte-cartes de portefeuille selon l'une quelconque des revendications précédentes, dans lequel le porte-cartes a une dimension de hauteur d'environ 8,41 cm (3 5/16 pouces) à environ 9,21 cm (3 5/8 pouces) et une dimension de largeur comprise entre environ 6,03 cm (2 3/8 pouces) et environ 6,67 cm (2 5/8 pouces).

6. Porte-cartes de portefeuille selon la revendication 5, dans lequel les dimensions de largeur et de hauteur du porte-cartes sont 6,35 cm (2 ½ pouces) et 8,89 cm (3 ½ pouces) respectivement.

7. Porte-cartes de portefeuille selon l'une quelconque des revendications précédentes, dans lequel la bande de colle en L (28) s'étend approximativement de 1,58 mm (1/16 pouce) depuis le bord inférieur de la surface interne du couvercle (12), et de 4,75 mm (3/16 pouce) depuis le bord latéral de la surface interne du couvercle (12).

8. Procédé pour fabriquer un porte-cartes de portefeuille (10), comprenant les étapes consistant à :

a. positionner au moins un couvercle (12) et une pluralité de feuilles (22) ensemble dans une position ouverte pour former au moins un porte-cartes (10) ;
b. fixer le couvercle (12) à la pluralité de feuilles (22) en piquant le long d'un point médian ;

et étant **caractérisé par** :

c. couper une première feuille plus courte et plus étroite que le couvercle (12) ;
d. appliquer un adhésif sur la surface interne d'au moins un couvercle (12) ;
e. placer le porte-cartes (10) entre deux matrices (36) agencées pour appliquer la pression autour des bords extérieurs des feuilles (22) et aider à sceller l'adhésif sur le couvercle (12) du porte-cartes (10) ;

f. placer le porte-cartes (10) et les matrices (36) dans un étau ; et
g. presser l'étau sous la pression pendant une quantité suffisante de temps pour sceller la première feuille et deux arêtes d'une seconde feuille sur la surface interne d'au moins un couvercle (12), de façon à former une poche (30) pour maintenir une carte pour portefeuille.

9. Procédé selon la revendication 8, dans lequel l'adhésif est une émulsion de copolymère à base d'éthylène d'acétate de vinyle.

10. Procédé selon la revendication 8 ou 9, dans lequel la pression de l'étau est comprise entre approximativement 13,78 x 10^6Pa et 27,56 x 10^6Pa (2000 et 4000 lbs.pouce^2).

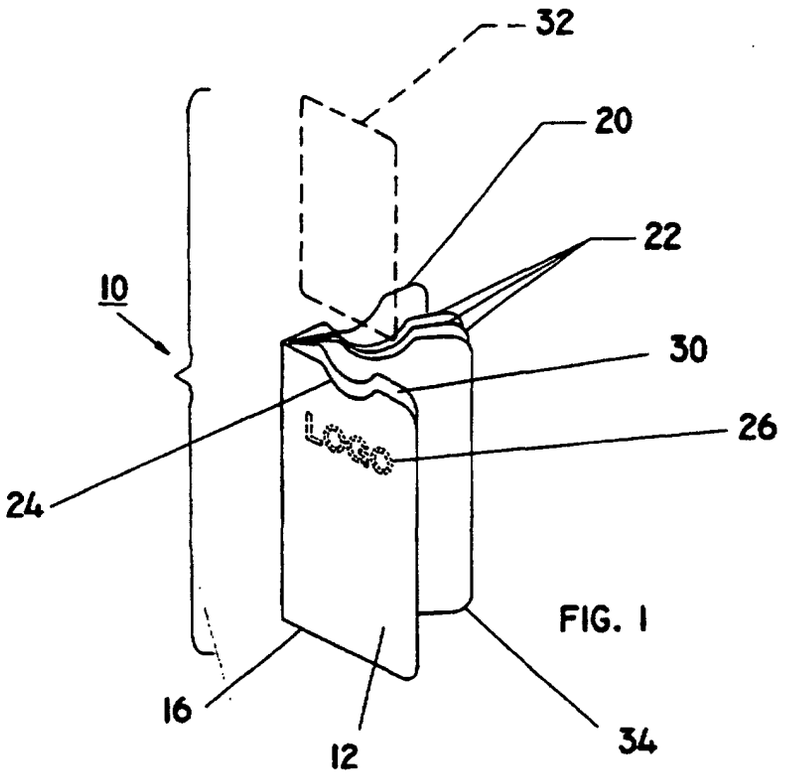


FIG. 1

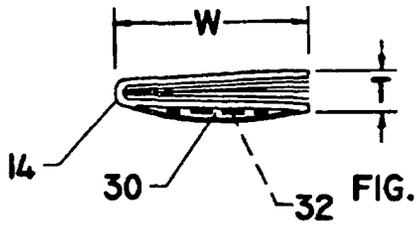


FIG. 2

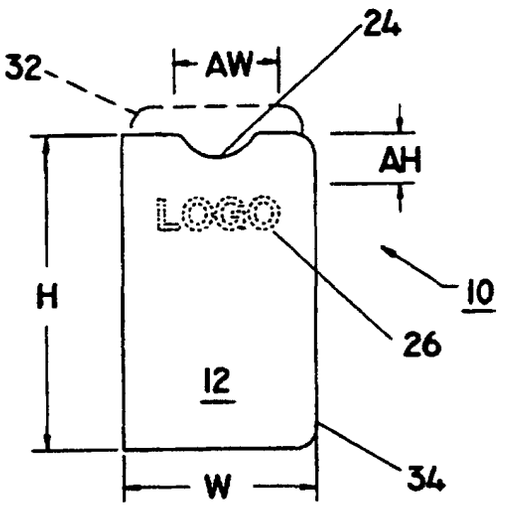


FIG. 3

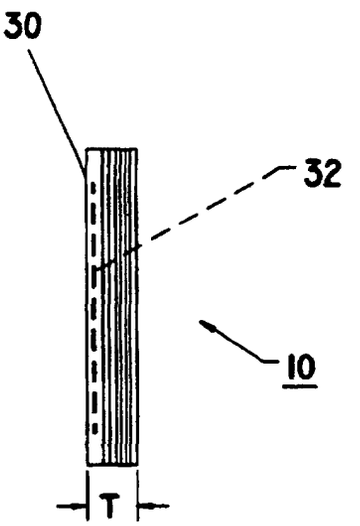


FIG. 4

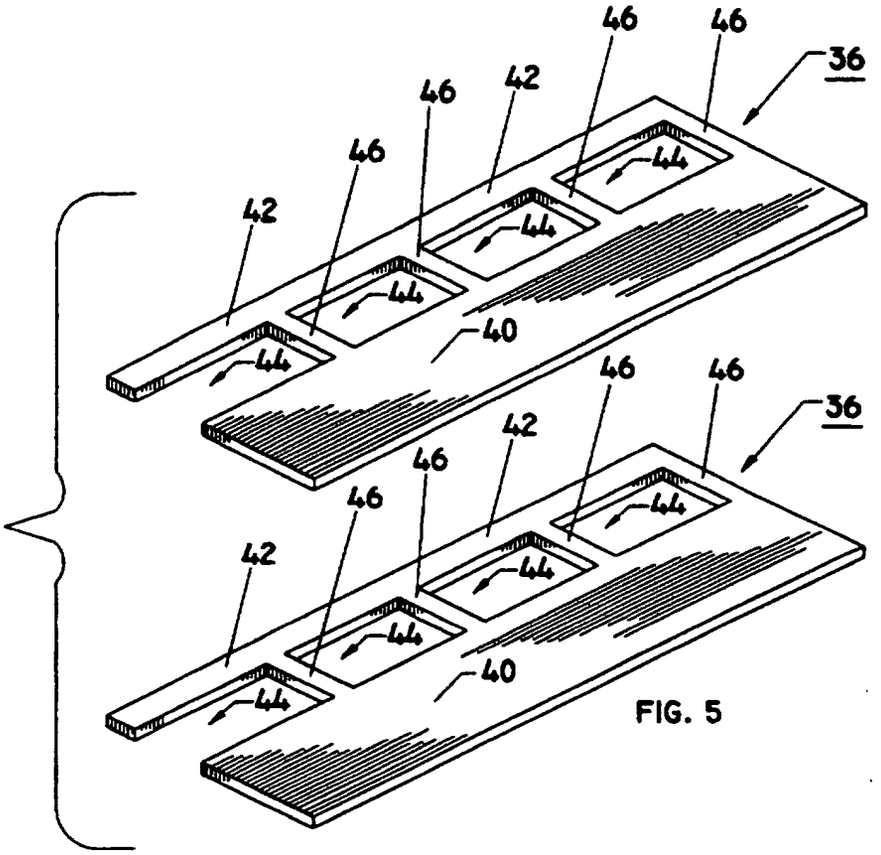


FIG. 5

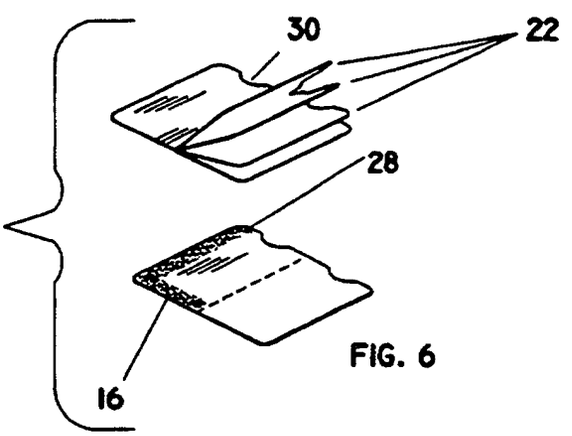


FIG. 6