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Wallet with card holding mechanisms

Abstract

The disclosure includes a wallet comprising an open-sided shell, a flexible member coupled to the open-sided shell, and a pull tab coupled to the external surface of the flexible member. The disclosure also includes a wallet comprising an open-sided shell, a flexible member coupled to the open-sided shell, a stretchable band configured to wrap around the open-sided shell and the flexible member, and a radio frequency identification (RFID) protection plate coupled to the open-sided shell. In some embodiments, the RFID protection plate is configured to securably couple at least one personal card between the RFID protection plate and the open-sided shell. The disclosure includes a wallet comprising an open-sided shell, a first protruding portion coupled to the open-sided shell, and a second protruding portion coupled to the open-sided shell.

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Background/Summary

CROSS-REFERENCE TO RELATED APPLICATIONS
(1) The entire contents of the following application are incorporated by reference herein: U.S. application Ser. No. 18/478,962; filed Sep. 29, 2023; and entitled WALLET WITH CARD HOLDING MECHANISMS.
(2) The entire contents of the following application are incorporated by reference herein: U.S. application Ser. No. 18/475,180; filed Sep. 26, 2022; and entitled WALLET WITH CARD

HOLDING MECHANISMS.
(3) The entire contents of the following application are incorporated by reference herein: U.S. application Ser. No. 18/304,175; filed Apr. 20, 2022; issued as U.S. Pat. No. 11,819,098 on Nov. 21, 2023; and entitled WALLET WITH CARD HOLDING MECHANISMS.
(4) The entire contents of the following application are incorporated by reference herein: U.S. application Ser. No. 17/716,875; filed Apr. 8, 2022; issued as U.S. Pat. No. 11,653,729 on May 23, 2023; and entitled WALLET WITH CARD HOLDING MECHANISMS.
(5) The entire contents of the following application are incorporated by reference herein: U.S. application Ser. No. 17/470,825; filed Sep. 9, 2021; issued as U.S. Pat. No. 11,337,498 on May 24, 2022; and entitled WALLET WITH CARD HOLDING MECHANISMS.
(6) The entire contents of the following application are incorporated by reference herein: U.S. application Ser. No. 17/227,204; filed Apr. 9, 2021; issued as U.S. Pat. No. 11,178,947 on Nov. 23, 2021; and entitled WALLET WITH CARD HOLDING MECHANISMS.
(7) The entire contents of the following application are incorporated by reference herein: U.S. application Ser. No. 16/250,310; filed Jan. 17, 2019; issued as U.S. Pat. No. 11,439,214 on Sep. 13, 2022; and entitled WALLET.
(8) The entire contents of the following application are incorporated by reference herein: U.S. application Ser. No. 16/659,627; filed Oct. 22, 2019; issued as U.S. Pat. No. 11,571,050 on Feb. 7, 2023; and entitled WALLET.

BACKGROUND

Field

(9) Various embodiments disclosed herein generally relate to wallets. More specifically, the present disclosure relates to wallets with a rail system, an elastic band, and at least one pocket.

Description of Related Art

(10) Wallets are designed to carry articles such as credit cards, currency, business cards, pictures, identification cards (such as a driver's license or work ID), plus assorted other paper items. The most common type of wallet has a bifold design including one or more compartments and is made to be carried in a pocket or bag. Wallets are, in general, made from fabric and/or leather goods and sewn to form storage pockets. They may also utilize a metal clip of sorts intended to hold paper currency. These storage pockets are typically sewn to hold one, or a few, cards. Each pocket adds a layer of material, increasing the overall thickness of the wallet and limiting the number of cards a wallet can carry. As a result, typical wallets often become bulky in size and more difficult and uncomfortable to carry, especially in a pocket. Traditional wallets may also stretch and loosen over time, leaving the credit and/or identification cards, currency, etc. vulnerable to being lost. There is therefore a need for an improved type of wallet to hold a high capacity of cards and currency while maintaining a slim profile.

SUMMARY

(11) The disclosure includes a wallet comprising an open-sided shell having a personal card receiving surface and a back surface facing opposite the personal card receiving surface, the open-sided shell configured to securably couple at least one personal card along the personal card receiving surface within an internal portion of the open-sided shell. In many embodiments, the wallet further comprises a flexible member including an internal surface and an external surface facing opposite the internal surface, the flexible member defining a bottom half and a top half located opposite the bottom half, wherein the internal surface of the bottom half is coupled to the back surface of the open-sided shell. The wallet may include an elastic band having a first end coupled to a first side surface of the top half of the flexible member, and a second end located opposite the first end whereby the second end is coupled to a second side surface of the top half of the flexible member, the second side surface located opposite the first side surface. The elastic band may be configured to move between a first position whereby the elastic band wraps around the internal surface of the top half of the flexible member, and a second position whereby the elastic

band wraps around the external surface of the top half of the flexible member.
(12) In some embodiments, the wallet defines an open position, a closed position, and a clamshell position. When the wallet is in the open position, the flexible member may be configured to lay substantially flat such that the top half of the internal surface of the flexible member and the personal card receiving surface of the open-sided shell both substantially face a same direction, and the elastic band may be configured to be in at least one of the first position and the second position. When the wallet is in the closed position, the top half of the internal surface of the flexible member may be folded over the personal card receiving surface of the open-sided shell such that the top half of the internal surface of the flexible member faces the personal card receiving surface of the open-sided shell, and the elastic band may be configured to be in at least one of the first position and the second position. When the wallet is in the clamshell position, the top half of the internal surface of the flexible member may be folded over the personal card receiving surface of the open-sided shell such that the top half of the internal surface of the flexible member faces the personal card receiving surface of the open-sided shell, and when the wallet is in the clamshell position the elastic band may be configured to move to a third position whereby the elastic band wraps around the open-sided shell and the bottom half of the flexible member.
(13) In many embodiments, the open-sided shell comprises a first side wall, a second side wall located opposite the first side wall, and a bottom side wall extending between the first side wall and the second side wall, whereby the first side wall, the second side wall, and the bottom side wall are configured to retain the at least one personal card in place with respect to the personal card receiving surface. The first side wall may comprise a first retention tab configured to move away from the second side wall to thereby receive the at least one personal card, the first side wall defining a first top portion and a first bottom portion located adjacent the bottom side wall, the first retention tab located adjacent the first top portion. The second side wall may comprise a second retention tab configured to move away from the first side wall to thereby receive the personal card, the second side wall defining a second top portion and a second bottom portion located adjacent the bottom side wall, the second retention tab located adjacent the second top portion. In some embodiments, the first retention tab comprises a first protruding portion configured to secure the at least one personal card in place with respect to the personal card receiving surface, the first protruding portion located adjacent the first top portion, and the second retention tab comprises a second protruding portion configured to secure the at least one personal card in place with respect to the personal card receiving surface, the second protruding portion located adjacent the second top portion.
(14) The first retention tab and the second retention tab may be configured to move between a locked position and a receiving position, wherein when the first retention tab and the second retention tab are in the locked position the first retention tab and the second retention tab may be located a first distance from each other, wherein when the first retention tab and second retention tab are in the receiving position the first retention tab and the second retention tab may be located a second distance from each other, and wherein the first distance may be less than the second distance. In many embodiments, when the open-sided shell receives the at least one personal card, the first retention tab moves away from the second side wall and the second retention tab moves away from the first side wall to thereby receive the at least one personal card. When the open-sided shell securably couples the at least one personal card within the internal portion, the first retention tab may move towards the second side wall and the second retention tab may move towards the first side wall to thereby securably lock the at least one personal card within the internal portion of the open-sided shell. In many embodiments, the first retention tab defines a first cantilever arm physically spaced from a remaining portion of the first side wall, and the second retention tab defines a second cantilever arm physically spaced from a remaining portion of the second side wall.
(15) In some embodiments, the bottom side wall comprises a first bottom side wall portion, a second bottom side wall portion, and an open clearance area located between the first bottom side

wall portion and the second bottom side wall portion, whereby the open clearance area is configured to receive a user's finger to thereby push the at least one personal card away from the bottom side wall. The first bottom side wall portion may define a first width and the second bottom side wall portion may define a second width, wherein the second width may be greater than the first width.

(16) The first side wall and the second side wall may be elongate along a first direction, and the bottom side wall may be elongate along a second direction perpendicular to the first direction. In some embodiments, the first side wall defines a first back portion located adjacent to the personal card receiving surface, and a first front portion located opposite the first back portion. The second side wall may define a second back portion located adjacent to the personal card receiving surface, and a second front portion located opposite the second back portion. In some embodiments, the bottom side wall defines a third back portion located adjacent to the personal card receiving surface, and a third front portion located opposite the third back portion. The open-sided shell may comprise a front retaining surface protruding along the second direction from the first front portion of the first side wall, along the second direction from the second front portion of the second side wall, and along the first direction from the third front portion of the bottom side wall. The front retaining surface may be spaced from the personal card receiving surface.

(17) In many embodiments, the front retaining surface extends around at least a portion of a perimeter of the personal card receiving surface, wherein the front retaining surface comprises a left side retaining surface and a right side retaining surface. The left side retaining surface may extend from a first location located below the first retention tab down along the first side wall to the first bottom portion of the first side wall and along the bottom side wall to a second location adjacent an open clearance area. The right side retaining surface may extend from a third location adjacent the open clearance area along the bottom side wall to the second bottom portion of the second side wall and up along the second side wall to a fourth location located below the second retention tab. In some embodiments, the second location of the left side retaining surface defines a first angle, and the third location of the right side retaining surface defines a second angle. The second angle may be greater than the first angle. In some embodiments, the left side retaining surface defines a left side height and a left side width, and the right side retaining surface defines a right side height and a right side width. The left side height and the right side height may be substantially equal, and the left side width may be less than the right side width.

(18) In some embodiments, the at least one personal card comprises a front surface, a back surface located opposite the front surface, a first side edge, a second side edge located opposite the first side edge, a top edge, and a bottom edge located opposite the top edge. When the at least one personal card is securably coupled to the open-sided shell with the back surface facing the personal card receiving surface, the front retaining surface may be configured to cover at least a portion of the front surface along the first side edge, at least a portion of the front surface along the second side edge, and at least a portion of the front surface along the bottom edge.

(19) The wallet may further comprise a first aperture located along a first side portion of the open-sided shell and a second aperture located along a second side portion of the open-sided shell, the first aperture located opposite the second aperture. When the wallet is in the clamshell position, the elastic band may wrap around the first aperture and the second aperture. In some embodiments, the first side wall and the second side wall are elongate along a first direction, and the bottom side wall is elongate along a second direction perpendicular to the first direction, and the elastic band wraps around at least one of the flexible member and the open-sided shell along the second direction.

(20) The wallet may also include an identification window coupled to the top half of the flexible member and located along the internal surface of the flexible member, and the identification window may be configured to receive an identification card. When the elastic band is in the first position the elastic band may at least partially cover the identification window, and when the elastic band is in the second position the elastic band may not cover the identification window. In many

embodiments, the identification window includes an aperture configured to allow a user to view and directly contact the internal surface of the flexible member located beneath the identification window.

(21) In some embodiments, the internal portion of the open-sided shell defines an internal width measuring at least 3.375″, and an internal height measuring at least 2.125″. The open-sided shell may define a first width, and the flexible member may define a second width that is less than the first width.

(22) The disclosure includes a wallet comprising an open-sided shell having a personal card receiving surface and a back surface facing opposite the personal card receiving surface, the open-sided shell configured to securably couple at least one personal card along the personal card receiving surface within an internal portion of the open-sided shell. In some embodiments, the open-sided shell further comprises a first side wall, a second side wall located opposite the first side wall, and a bottom side wall extending between the first side wall and the second side wall, whereby the first side wall, the second side wall, and the bottom side wall are configured to retain the at least one personal card in place with respect to the personal card receiving surface. The wallet may also include a flexible member including an internal surface and an external surface facing opposite the internal surface, and the flexible member may define a bottom half and a top half located opposite the bottom half. In some embodiments, the internal surface of the bottom half is coupled to the back surface of the open-sided shell, and the internal surface of the top half is configured to retain and receive an identification card. The wallet may further comprise a pull tab coupled to the external surface of the flexible member and configured to extend from an opening in the external surface of the flexible member, and the pull tab may be configured to facilitate removal of the at least one personal card from a pocket coupled to the external surface of the flexible member.

(23) In some embodiments, the bottom side wall comprises a first bottom side wall portion and a second bottom side wall portion, wherein the first bottom side wall portion defines a first width and the second bottom side wall portion defines a second width, wherein the second width is greater than the first width. The wallet may further comprise an open clearance area located along a bottom portion of the open-sided shell, and the open clearance area may be configured to receive a user's finger to thereby push the at least one personal card away from the bottom portion such that the at least one personal card may be removed from the wallet. In some embodiments, the open clearance area is located between the first bottom side wall portion and the second bottom side wall portion.

(24) The wallet may further comprise a stretchable band configured to wrap around the open-sided shell and the bottom half of the flexible member, and the stretchable band may be configured to securably couple at least one personal card against at least one of the personal card receiving surface and the external surface of the flexible member. In some embodiments, the first side wall comprises a first aperture and a second aperture, the first aperture configured to receive an attaching mechanism to thereby couple the wallet to at least one of a key, a lanyard, and a tether, and the second side wall comprises a third aperture, the second aperture and the third aperture configured to receive the stretchable band.

(25) In some embodiments, the wallet includes a first protruding portion and a second protruding portion. The first protruding portion may be coupled to the first side wall and may be configured to move away from the second side wall to thereby receive the at least one personal card. In some embodiments, the first side wall defines a first top portion and a first bottom portion located adjacent the bottom side wall, and the first protruding portion is located adjacent the first top portion. The second protruding portion may be coupled to the second side wall and may be configured to move away from the first side wall to thereby receive the at least one personal card. In some embodiments, the second side wall defines a second top portion and a second bottom portion located adjacent the bottom side wall, and the second protruding portion is located adjacent the second top portion. The first protruding portion and the second protruding portion may be

configured to move between a locked position and a receiving position. In some embodiments, when the first protruding portion and the second protruding portion are in the locked position, the first protruding portion and the second protruding portion are located a first distance from each other. When the first protruding portion and second protruding portion are in the receiving position, the first protruding portion and the second protruding portion may be located a second distance from each other. In some embodiments, the first distance is less than the second distance.

(26) In some embodiments, the pull tab defines a first portion and a second portion, and the pull tab is configured to move between a first position and a second position. In the first position, the first portion of the pull tab may be configured to extend from the opening in the external surface of the flexible member and the second portion of the pull tab may be located at least partially within the flexible member, and the at least one personal card may be located within the pocket. In the second position, the first portion of the pull tab and the second portion of the pull tab may be configured to extend from the opening in the external surface of the flexible member, and the at least one personal card may be configured to at least partially extend from the pocket.

(27) The disclosure includes a wallet comprising an open-sided shell having a personal card receiving surface and a back surface facing opposite the personal card receiving surface, the open-sided shell configured to securably couple at least one personal card along the personal card receiving surface within an internal portion of the open-sided shell. In some embodiments, the open-sided shell comprises a first side wall, a second side wall located opposite the first side wall, and a bottom side wall extending between the first side wall and the second side wall, whereby the first side wall, the second side wall, and the bottom side wall are configured to retain the at least one personal card in place with respect to the personal card receiving surface.

(28) The wallet may further comprise a flexible member including an internal surface and an external surface facing opposite the internal surface. In some embodiments, the flexible member defines a bottom half and a top half located opposite the bottom half, wherein the internal surface of the bottom half may be coupled to the back surface of the open-sided shell. The wallet may also include a stretchable band configured to wrap around the open-sided shell and the bottom half of the flexible member, and the stretchable band may be configured to securably couple at least one personal card against at least one of the personal card receiving surface and the external surface of the flexible member. In some embodiments, the wallet further comprises a radio frequency identification (RFID) protection plate coupled to the open-sided shell, wherein the RFID protection plate is located between the personal card receiving surface and the stretchable band.

(29) The first side wall and the second side wall may be elongate along a first direction, and the bottom side wall may be elongate along a second direction perpendicular to the first direction. In some embodiments, the stretchable band wraps around the open-sided shell and the bottom half of the flexible member along the second direction. The RFID protection plate may be configured to move along a third direction perpendicular to the first direction and the second direction to securably couple the at least one personal card between the RFID protection plate and the personal card receiving surface. In some embodiments, the stretchable band is configured to extend along the third direction to couple at least one of at least one personal card and at least one paper bill between the stretchable band and the bottom half of the flexible member.

(30) At least one of the open-sided shell and the RFID protection plate may comprise an open clearance area located along a bottom portion of at least one of the open-sided shell and the RFID protection plate. In some embodiments, the open clearance area is configured to receive a user's finger to thereby push the at least one personal card away from the bottom portion such that the at least one personal card may be removed from the wallet.

(31) The wallet may further comprise an interior pocket coupled to the top half of the flexible member and located along the internal surface of the flexible member, and the interior pocket may be configured to receive and retain the at least one personal card. In some embodiments, the wallet includes a first exterior pocket coupled to the top half of the flexible member and located along the

external surface of the flexible member opposite the interior pocket, the first exterior pocket configured to receive and retain the at least one personal card. The wallet may also include a second exterior pocket coupled to the bottom half of the flexible member and located along the external surface of the flexible member opposite the open-sided shell, the second exterior pocket configured to receive and retain the at least one personal card. In some embodiments, the interior pocket and the first exterior pocket are coupled to the top half of the flexible member via stitching extending along a perimeter of the top half of the flexible member, and the second exterior pocket is coupled to the flexible member via stitching and is coupled to the open-sided shell via a plurality of rivets, wherein the stitching and the plurality of rivets extend around a perimeter of the bottom half of the flexible member.

(32) The disclosure includes a wallet comprising an open-sided shell having a first personal card receiving surface and a second personal card receiving surface facing opposite the first personal card receiving surface. The open-sided shell may be configured to securably couple at least one personal card along the first personal card receiving surface and the second personal card receiving surface within an internal portion of the open-sided shell. In some embodiments, the first personal card receiving surface comprises a first side wall, a second side wall located opposite the first side wall, and a first bottom side wall extending between the first side wall and the second side wall, whereby the first side wall, the second side wall, and the first bottom side wall are configured to retain the at least one personal card in place with respect to the first personal card receiving surface.

(33) The wallet may further comprise a first protruding portion coupled to the first side wall and configured to move away from the second side wall to thereby receive the at least one personal card. In some embodiments, the first side wall defines a first top portion and a first bottom portion located adjacent the first bottom side wall, and the first protruding portion is located adjacent the first top portion. The wallet may also include a second protruding portion coupled to the second side wall and configured to move away from the first side wall to thereby receive the at least one personal card. In some embodiments, the second side wall defines a second top portion and a second bottom portion located adjacent the bottom side wall, and the second protruding portion is located adjacent the second top portion. The second personal card receiving surface may comprise a third side wall, a fourth side wall located opposite the third side wall, and a second bottom side wall extending between the third side wall and the fourth side wall.

(34) In some embodiments, the wallet includes a stretchable band configured to wrap around the open-sided shell, the stretchable band configured to securably couple at least one personal card against at least one of the first personal card receiving surface and the second personal card receiving surface. The wallet may further comprise a radio frequency identification (RFID) protection plate coupled to the open-sided shell, wherein the RFID protection plate may be located between the second personal card receiving surface and the stretchable band, and wherein the RFID protection plate may be configured to securably couple the at least one personal card between the RFID protection plate and the second personal card receiving surface. In some embodiments, at least one of the open-sided shell and the RFID protection plate comprises an open clearance area located along a bottom portion of at least one of the open-sided shell and the RFID protection plate. The open clearance area may be configured to receive a user's finger to thereby push the at least one personal card away from the bottom portion such that the at least one personal card may be removed from the wallet.

(35) The wallet may further comprise at least one aperture located along a perimeter of the open-sided shell, and the at least one aperture may be configured to receive an attaching mechanism to thereby couple the wallet to at least one of a key, a lanyard, and a tether. In some embodiments, the wallet also includes a pocket configured to receive the at least one personal card, the pocket configured to detachably couple to the open-sided shell adjacent the second personal card receiving surface. The pocket may comprise an opening configured to receive a pull tab, wherein the pull tab may be configured to facilitate removal of the at least one personal card from the pocket.

Description

BRIEF DESCRIPTION OF THE DRAWINGS

(1) These and other features, aspects, and advantages are described below with reference to the drawings, which are intended to illustrate, but not to limit, the invention. In the drawings, like reference characters denote corresponding features consistently throughout similar embodiments.

(2) FIG. **1**A illustrates a perspective view of a wallet in open position, according to some embodiments.

(3) FIG. **1**B illustrates a perspective view of a wallet in a clamshell position, according to some embodiments.

(4) FIG. **1**C illustrates a perspective view of a wallet in open position, according to some embodiments.

(5) FIG. **1**D illustrates a perspective view of a wallet in a clamshell position, according to some embodiments.

(6) FIG. **2** illustrates a perspective view of a wallet in a clamshell position, according to some embodiments.

(7) FIGS. **3**, **4**, **5**, **6**, **7**, and **8** illustrate perspective views of a wallet in an open position, according to some embodiments.

(8) FIGS. **9** and **10** illustrate perspective views of a wallet in a clamshell position and a closed position, respectively, according to some embodiments.

(9) FIG. **11** illustrates a front interior view of a wallet, according to some embodiments.

(10) FIGS. **12**, **13**, **14**, **15**, **16**, **17**, and **18** illustrate front interior views of a wallet and at least one personal card, according to some embodiments.

(11) FIG. **19** illustrates a front interior view of a wallet including a first side wall and a second side wall, according to some embodiments.

(12) FIG. **20** illustrates a front interior view of a wallet including a bottom side wall, according to some embodiments.

(13) FIG. **21** illustrates a cross-sectional view of a first side wall of a wallet, according to some embodiments.

(14) FIG. **22** illustrates a cross-sectional view of a second side wall of a wallet, according to some embodiments.

(15) FIG. **23** illustrates a cross-sectional view of a bottom side wall of a wallet, according to some embodiments.

(16) FIG. **24** illustrates a front interior view of a wallet, according to some embodiments.

(17) FIG. **25**A illustrates a left side height and a right side height of a wallet, according to some embodiments.

(18) FIG. **25**B illustrates a left side width and a right side width of a wallet, according to some embodiments.

(19) FIG. **26** illustrates a partial front view of a wallet, including an inset view of an open clearance area, according to some embodiments.

(20) FIG. **27** illustrates a back exterior view of a wallet in an open position, according to some embodiments.

(21) FIG. **28** illustrates a top half of a wallet, according to some embodiments.

(22) FIG. **29** illustrates a bottom half of a wallet, according to some embodiments.

(23) FIG. **30** illustrates a bottom view of a wallet in a clamshell position, according to some embodiments.

(24) FIGS. **31** and **32** illustrate side views of a wallet in a clamshell position, according to some embodiments.

(25) FIG. **33** illustrates a bottom view of a wallet in an open position, according to some

embodiments.
(26) FIGS. **34** and **35** illustrate side views of a wallet in an open position, according to some embodiments.
(27) FIG. **36** illustrates a front perspective view of a wallet, according to some embodiments.
(28) FIG. **37** illustrates a back perspective view of a wallet, according to some embodiments.
(29) FIGS. **38**, **39**, and **40** illustrate front views of a wallet and at least one personal card, according to some embodiments.
(30) FIG. **41** illustrates a back view of a wallet, according to some embodiments.
(31) FIG. **42** illustrates a perspective view of an open wallet, according to some embodiments.
(32) FIGS. **43** and **44** illustrate interior views of an open wallet, according to some embodiments.
(33) FIGS. **45**, **46**, and **47** illustrate exterior views of an open wallet including a pull tab, according to some embodiments.
(34) FIG. **48** illustrates a front perspective view of a wallet, according to some embodiments.
(35) FIG. **49** illustrates a back perspective view of a wallet, according to some embodiments.
(36) FIG. **50** illustrates an exterior and partial interior perspective view of a wallet, according to some embodiments.
(37) FIG. **51** illustrates an interior perspective view of a wallet, according to some embodiments.
(38) FIG. **52** illustrates an exterior view of a wallet, according to some embodiments.
(39) FIG. **53** illustrates an interior view of a wallet, according to some embodiments.
(40) FIG. **54** illustrates a perspective view of one side of a wallet, according to some embodiments.
(41) FIG. **55** illustrates a perspective view of another side of the wallet of FIG. **54**, according to some embodiments.
(42) FIG. **56** illustrates the side of the wallet shown in FIG. **54**, according to some embodiments.
(43) FIG. **57** illustrates the side of the wallet shown in FIG. **55**, according to some embodiments.
(44) FIG. **58** illustrates a wallet including a pocket, according to some embodiments.

DETAILED DESCRIPTION

(45) Although certain embodiments and examples are disclosed below, inventive subject matter extends beyond the specifically disclosed embodiments to other alternative embodiments and/or uses, and to modifications and equivalents thereof. Thus, the scope of the claims appended hereto is not limited by any of the particular embodiments described below. For example, in any method or process disclosed herein, the acts or operations of the method or process may be performed in any suitable sequence and are not necessarily limited to any particular disclosed sequence. Various operations may be described as multiple discrete operations in turn, in a manner that may be helpful in understanding certain embodiments; however, the order of description should not be construed to imply that these operations are order dependent. Additionally, the structures, systems, and/or devices described herein may be embodied as integrated components or as separate components.
(46) For purposes of comparing various embodiments, certain aspects and advantages of these embodiments are described. Not necessarily all such aspects or advantages are achieved by any particular embodiment. Thus, for example, various embodiments may be carried out in a manner that achieves or optimizes one advantage or group of advantages as taught herein without necessarily achieving other aspects or advantages as may also be taught or suggested herein.

REFERENCE NUMERALS

(47) **10**—wallet **12**—open-sided shell **13**—open-sided shell **14**—personal card receiving surface **15**—personal card receiving surface **16**—back surface **17**—back surface **18**—at least one personal card **20**—internal portion (of open-sided shell) **21**—internal portion (of open-sided shell) **22**—flexible member **24**—internal surface (of flexible member) **26**—external surface (of flexible member) **28**—bottom half (of flexible member) **30**—top half (of flexible member) **32**—elastic band **34***a*—first end (of elastic band) **34***b*—second end (of elastic band) **36***a*—first side surface (top half of flexible member) **36***b*—second side surface (top half of flexible member) **38**—first

position (of elastic band) **40**—second position (of elastic band) **42**—third position (of elastic band) **44**—open position (wallet) **46**—closed position (wallet) **48**—clamshell position (wallet) **50***a*—first side wall **50***b*—second side wall **50***c*—bottom side wall **51***a*—first side wall **51***b*—second side wall **51***c*—bottom side wall **52***a*—first retention tab **52***b*—second retention tab **53***a*—first retention tab **53***b*—second retention tab **54***a*—first top portion (first side wall) **54***b*—second top portion (second side wall) **56***a*—first bottom portion (first side wall) **56***b*—second bottom portion (second side wall) **58***a*—first protruding portion **58***b*—second protruding portion **60**—locked position **62**—receiving position **64***a*—first distance **64***b*—second distance **66***a*—first cantilever arm **66***b*—second cantilever arm **68***a*—first bottom side wall portion **68***b*—second bottom side wall portion **70**—open clearance area **71**—open clearance area **72***a*—first back portion (first side wall) **72***b*—second back portion (second side wall) **72***c*—third back portion (bottom side wall) **73**—second back portion (second side wall) **74***a*—first front portion (first side wall) **74***b*—second front portion (second side wall) **74***c*—third front portion (bottom side wall) **75**—second front portion (second side wall) **76**—front retaining surface **77**—front retaining surface **78***a*—left side retaining surface **78***b*—right side retaining surface **80***a*—first location **80***b*—second location **80***c*—third location **80***d*—fourth location **82***a*—first angle **82***b*—second angle **84***a*—left side height **84***b*—right side height **86***a*—left side width **86***b*—right side width **88**—front surface (personal card) **92***a*—first side edge (personal card) **92***b*—second side edge (personal card) **92***c*—top edge (personal card) **92***d*—bottom edge (personal card) **94***a*—first aperture **94***b*—second aperture **96***a*—first side portion (open-sided shell) **96***b*—second side portion (open-sided shell) **98**—identification window **100**—aperture (of identification window) **102***a*—internal width (open-sided shell) **102***b*—internal height (open-sided shell) **104**—first width (open-sided shell) **106**—second width (flexible member) **108**—first external pocket **110**—second external pocket **112**—rivets **113**—rivets **114**—pocket **116**—stitching **118**—open-sided shell **120**—personal card receiving surface **122**—back surface **124**—internal portion (of open-sided shell) **126**—first side wall **128**—second side wall **130**—bottom side wall **132**—flexible member **134**—internal surface **136**—external surface **138**—bottom half **140**—top half **142**—pull tab **144***a*—first portion (pull tab) **144***b*—second portion (pull tab) **146**—opening (in external surface) **148**—pocket **150***a*—first position **150***b*—second position **152***a*—first bottom side wall portion **152***b*—second bottom side wall portion **154**—open clearance area **156**—stretchable band **158***a*—first protruding portion **158***b*—second protruding portion **160**—open-sided shell **162**—personal card receiving surface **164**—back surface **166**—internal portion (of open-sided shell) **168**—first side wall **170**—second side wall **172**—bottom side wall **174**—flexible member **176**—internal surface **178**—external surface **180**—bottom half **182**—top half **184**—stretchable band **186**—RFID protection plate **188**—open clearance area **190**—bottom portion (RFID plate) **192**—interior pocket **194**—first exterior pocket **196**—second exterior pocket **198**—plurality of rivets **200**—open-sided shell **202**—first personal card receiving surface **204**—second personal card receiving surface **206**—internal portion (of open-sided shell) **208**—first side wall **210**—second side wall **212**—first bottom side wall **214**—third side wall **216**—fourth side wall **218**—second bottom side wall **220***a*—first protruding portion **220***b*—second protruding portion **222**—stretchable band **224**—RFID protection plate **226**—open clearance area **228**—bottom portion (RFID plate) **230**—at least one aperture **232**—pocket **234**—opening **236**—pull tab **238**—actuation portion

INTRODUCTION

(48) The disclosure includes multiple embodiments of a wallet. In some embodiments, the wallet comprises a bifold-style wallet with an elastic band configured to wrap around the wallet. In other embodiments, the wallet comprises a single pocket wallet. Multiple embodiments may include a rail system configured to hold multiple personal cards, such as credit cards, identification cards, business cards, membership cards (e.g., grocery store rewards card, gym membership, library card), gift cards, and the like. Multiple embodiments may also be configured to hold paper currency, coupons, photographs, and other paper items.

(49) FIGS. **1**A and **1**B show different perspective views of a wallet **10***a*, according to some

embodiments. FIG. **1**C corresponds to FIG. **1**A, and shows a bifold-style wallet **10***a* in an open position **44**. As illustrated, the wallet **10***a* may include a flexible member **22** comprising a bottom half **28** and a top half **30**, as well as an open-sided shell **12** coupled to the bottom half **28** of the flexible member **22**. In many embodiments, the open-sided shell **12** includes a personal card receiving surface **14** configured to receive at least one personal card **18**, as shown in FIG. **1**C. As such, the personal card receiving surface **14** may not be visible beneath the at least one personal card **18**. In some embodiments, the open-sided shell **12** is configured to hold up to five personal cards. Depending on the type of card, the open-sided shell **12** may be configured to hold more than five personal cards. FIG. **1**C also shows that the top half **30** of the flexible member **22** may include an identification window **98** configured to hold at least one personal card **18**. In many embodiments, the identification window **98** is configured to hold a single personal card. The identification window **98** may be configured to hold more than one personal card. As demonstrated, both the identification window **98** and the open-sided shell **12** may be located on an internal surface **24** of the flexible member **22**.

(50) FIG. **1**D corresponds to FIG. **1**B, and shows the wallet **10***a* in a clamshell position **48**. In many embodiments, the clamshell position **48** is defined as the wallet **10***a* in a closed position with an elastic band **32** wrapped around the wallet **10***a*, thereby keeping the wallet **10***a* closed. It should be noted that the elastic band **32** may comprise any flexible material, including rubber, elastic, or any suitable stretchable material. In many embodiments, the elastic band **32** comprises a single continuous piece. FIG. **1**D also shows that, in many embodiments, the wallet **10***a* includes a first external pocket **108**. Similar to the identification window **98** and the open-sided shell **12**, the first external pocket **108** may be configured to hold at least one personal card **18**. The first external pocket **108** may be located on the external surface **26** of the bottom half **28** of the flexible member **22**, opposite the open-sided shell **12**, which may be located on the internal surface **24**, as indicated in FIG. **1**C.

(51) FIG. **2** also shows the wallet **10***a* in the clamshell position **48**, but includes a perspective view of the top half **30** rather than the bottom half **28**, as in FIG. **1**D. As shown, the top half **30** may include a second external pocket **110** configured to hold at least one personal card **18**. In many embodiments, the second external pocket **110** is located on the external surface **26** of the wallet **10***a*, opposite the identification window **98**, which is located on the internal surface **24** of the wallet **10***a*. FIG. **2** also includes the elastic band **32**, which may be coupled to the top half **30** and configured to wrap around the bottom half **28** of the wallet **10***a*, thereby holding the top half **30** against the bottom half **28** in the clamshell position **48**. It should be noted that "top half **30**" and "bottom half **28**" indicate opposite portions of the wallet **10***a*. A "dividing line" may be imagined as extending through the flexible member **22** between the open-sided shell **12** and identification window and/or between the first external pocket **108** and the second external pocket **110**. As such, the "dividing line" may comprise the portion of the flexible member **22** configured to fold when the wallet **10***a* is in the clamshell position **48** and/or the closed position **46** (shown in FIG. **10**). It should also be noted that the wallet **10***a* may be configured to "backbend," or bend in an opposite direction as compared to what is illustrated in the Figures. For example, the first and second external pockets **108**, **110** may comprise internal pockets, and the open-sided shell **12** and the identification window **98** may be located on an external portion, when the wallet **10***a* is in a backbended position. In some embodiments, the elastic band **32** is configured to wrap around the wallet **10***a* to keep it closed in a backbended position.

(52) FIG. **2** also shows the stitching **116** of the wallet **10***a*. In many embodiments, substantially an entire perimeter of the flexible member **22** is stitched. The stitching **116** may be used to couple the second external pocket **110** to the top half **30** of the flexible member **22**, as well as to couple the identification window **98** to the top half **30** of the flexible member **22**. Stitching **116** may also be used to couple the first external pocket **108** to the bottom half **28** of the flexible member **22**. In some embodiments, the stitching **116** is used to form a finished edge of the flexible member **22**,

such as in a center portion of the internal surface **24** between the open-sided shell **12** and the identification window **98**. The stitching **116** may comprise hand-stitching or machine-stitching. Though not labeled in every Figure, the stitching **116** may be present in many embodiments of the wallet **10***a*, both on the external surface **26** (as shown in FIG. **2**), and on the internal surface **24** (as shown in FIG. **7**).

(53) FIGS. **3** and **4** show the wallet **10***a* with the elastic band **32** in the first position **38** and second position **40**, respectively. As illustrated, in the first position **38**, the elastic band **32** may be configured to wrap around an internal surface **24** of the top half **30** of the flexible member **22**, such that the elastic band **32** at least partially covers an aperture **100** of the identification window **98**. The arrows in FIG. **3** indicate that the elastic band **32** may be configured to change to a second position **40** such that the band **32** wraps around an external surface **26** of the top half **30** so that it no longer extends across the identification window **98**, as demonstrated by FIG. **4**. FIG. **3** also shows that, in many embodiments, the elastic band **32** comprises a first end **34***a* coupled to the first side surface **36***a* of the top half **30**, and a second end **34***b* coupled to the second side surface **36***b* of the top half **30**, where the first side surface **36***a* is located opposite the second side surface **36***b*. The first end **34***a* and second end **34***b* may be defined as respective halves of the elastic band **32**. In some embodiments, the first end **34***a* and second end **34***b* define only the small end portions coupled to the first side surface **36***a* and second side surface **36***b*, respectively. Each "end" **34***a*, **34***b* may be defined as any length of the elastic band **32**, between 0.1% and 50% of the total length.

(54) Each end **34***a*, **34***b* may be coupled to the respective side surface **36***a*, **36***b* via stitching, adhesive, or any other suitable method and/or combination of methods. Each end **34***a*, **34***b* may be coupled between layers of material of the top half **30**. For example, each end **34***a*, **34***b* may be coupled between the identification window **98** and the flexible member **22**, or between the flexible member **22** and the second external pocket **110**. Alternatively, each end **34***a*, **34***b* may be coupled to the internal surface **24** (e.g. to the identification window **98**) or to the external surface **26** (e.g. to the second external pocket **110**). In some embodiments, the first end **34***a* is coupled via a different method and/or to a different location than the second end **34***b*. The first and second ends **34***a*, **34***b* may be coupled via substantially the same method and to corresponding locations; for example, both ends **34***a*, **34***b* coupled between layers, both ends **34***a*, **34***b* coupled to the internal surface **24**, and/or both ends **34***a*, **34***b* coupled to the external surface **26**.

(55) In some embodiments, the elastic band **32** may be configured to hold at least one personal card **18** and/or paper currency (or other similar items). For example, in the first position **38** illustrated in FIG. **3**, the elastic band **32** may be used to hold additional cards, currency, etc. against the identification window **98**. In the second position illustrated in FIG. **4**, the elastic band **32** may be used to hold additional cards, currency, etc. against the external surface **26** of the flexible member **22** (e.g., against the second external pocket **110**). The elastic band **32** may also be used to hold additional cards, currency, etc. when the wallet **10***a* is in the clamshell position **48**, as will be discussed further with reference to FIG. **9**.

(56) FIGS. **3** and **4** also show the aperture **100** of the identification window **98**. In many embodiments, the aperture **100** comprises an open aperture, such that a user is able to view and directly contact the internal surface **24** of the flexible member **22** below the identification window **98** through the aperture **100**. Stated differently, the aperture **100** may not include a covering (e.g. clear plastic), as is common in many traditional wallet designs. An open aperture **100** may provide easy access to the at least one personal card **18** located in the identification window **98**, thereby making it easier for a user to remove the at least one personal card **18**. The open aperture **100** may also contribute to reducing the overall size (weight, bulk, etc.) of the wallet **10***a*.

(57) FIG. **5**, similar to FIG. **3**, shows the wallet **10***a* with the elastic band **32** in the first position **38**. As previously mentioned, the elastic band **32** may comprise a first end **34***a* located opposite a second end **34***b*, and, when in the first position **38**, the elastic band **32** may be configured to wrap around the internal surface **24** of the top half **30**, such that the band **32** extends across the

identification window **98**. In many embodiments, the elastic band **32** is located near a center portion of the identification window **98**, such that when the elastic band **32** is in the first position **38**, it extends across substantially the center of the identification window **98** and aperture **100**. The elastic band **32** may be off-center with respect to the identification window **98**. FIG. **6** shows a back perspective view of the wallet **10***a* with the elastic band **32** in the first position **38**. As illustrated, the elastic band **32** is visible coupled to the second side surface **36***b*, but does not extend across the external surface **26** of the flexible member **22**.

(58) FIG. **7**, similar to FIG. **4**, shows the wallet **10***a* with the elastic band **32** in the second position **40**. As previously stated, when the elastic band **32** is in the second position **40**, it may be configured to wrap around an external surface **26** of the top half **30** of the flexible member **22**. As such, in the second position **40**, the elastic band **32** may not extend across an internal surface **24** of the top half **30**, as indicated by FIG. **7**. FIG. **8** shows a back perspective view of the wallet **10***a* with the elastic band **32** in the second position **40**, and shows the band **32** extending across the external surface **26** of the top half **30**. In many embodiments, the elastic band **32** extends from a first end **34***a* coupled to a first side surface **36***a* of the top half **30** to a second end **34***b* coupled to a second side surface **36***b* of the top half **30**. The elastic band **32** may be configured to extend across substantially a center portion of the second external pocket **110**.

(59) It should be noted that FIGS. **3-8** all illustrate the wallet **10***a* in the open position **44**, as shown in FIGS. **1**A and **1**C. In some embodiments, when the wallet **10***a* is in the open position **44**, the flexible member **22** lies substantially flat such that the top half **30** of the internal surface **24** of the flexible member **22** and the personal card receiving surface **14** of the open-sided shell **12** both substantially face the same direction. The direction may be "up," "down," "left," or "right," depending on the orientation of the wallet **10***a*. For example, if the wallet **10***a* is lying flat on a table with the external surface **26** against the table, the direction would be considered "up." If the wallet **10***a* is lying flat on a table with the internal surface **24** against the table, the direction would be considered "down."

(60) FIG. **9** illustrates a perspective view of the wallet **10***a* in the clamshell position **48**, with the elastic band **32** in the third position **42**. In contrast to the first position **38** and the second position **40**, where the elastic band **32** wraps around just the top half **30** of the flexible member **22**, in the third position **42**, the elastic band **32** may be configured to wrap around the bottom half **28** of the flexible member **22**. As such, in the third position **42**, the elastic band **32** may be configured to hold the wallet **10***a* shut (i.e., in the clamshell position **48**). FIG. **9** also shows that, in many embodiments, when the elastic band **32** is in the third position **42**, the elastic band **32** is configured to extend across the first external pocket **108**. The elastic band **32** may be configured to extend across substantially a center portion of the first external pocket **108**. As previously discussed, the first external pocket **108** may be coupled to the external surface **26** of the bottom half **28** of the flexible member **22**, and located opposite the open-sided shell **12**. In many embodiments, when the wallet **10***a* is in the clamshell position **48**, the internal surface **24** of the top half **30** of the flexible member **22** is folded over the personal card receiving surface **14** of the open-sided shell **12** such that the internal surface **24** of the top half **30** of the flexible member **22** faces the personal card receiving surface **14**. The internal surface **24** of the top half **30** may be configured to contact at least a portion of the open-sided shell **12**.

(61) As discussed with reference to FIGS. **3** and **4**, the elastic band **32** may be used to hold additional card(s) and/or currency against the wallet **10***a*. For example, when the wallet **10***a* is in the clamshell position **48** as shown in FIG. **9**, the elastic band **32** may be configured to hold card(s) and/or currency between the band **32** and the first external pocket **108**. In addition, the clamshell position **48** may enable a user to partially open the wallet **10***a* in order to place and/or retrieve card(s) and/or currency between the top half **30** and the bottom half **28**, without changing the position of the elastic band **32**.

(62) FIG. **10** shows a perspective view of the wallet **10***a* in the closed position **46**. Though similar

to the clamshell position **48**, the closed position **46** does not include the elastic band **32** in the third position **42** wrapped around the bottom half **28**. Instead, in many embodiments, when the wallet **10***a* is in the closed position **46**, the elastic band **32** is configured to be in either the first position **38** or the second position **40**, where the elastic band **32** is wrapped around only the top half **30**. When the wallet **10***a* is in the closed position **46**, the internal surface **24** of the top half **30** of the flexible member **22** may be folded over the personal card receiving surface **14** of the open-sided shell **12** such that the internal surface **24** of the top half **30** of the flexible member **22** faces the personal card receiving surface **14** of the open-sided shell **12**. In some embodiments, the internal surface **24** of the top half **30** is configured to contact at least a portion of the open-sided shell **12**.

(63) FIG. **10** also shows that, in some embodiments, the wallet **10***a* includes a first aperture **94***a* and a second aperture **94***b* located opposite the first aperture **94***a*. The first aperture **94***a* may be located along a first side portion **96***a* of the open-sided shell **12** and the second aperture **94***b* may be located along a second side portion **96***b* of the open-sided shell **12**, as illustrated in FIG. **10**. As shown in FIG. **9**, when the wallet **10***a* is in the clamshell position **48**, the elastic band **32** may be configured to wrap around the first and second apertures **94***a*, **94***b*. The apertures **94***a*, **94***b* may help hold the elastic band **32** in place around the wallet **10***a* and prevent movement of the band **32** along the first and second side portions **96***a*, **96***b* of the open-sided shell **12**. In some embodiments, the composition of each of the first and second apertures **94***a*, **94***b* includes each aperture itself as well as the surrounding structure of the open-sided shell **12**. An outermost portion of the open-sided shell may include a central indented portion bordered by raised side walls that create a sort-of channel to help retain the elastic band **32** and prevent unwanted movement. The first and second apertures **94***a*, **94***b* may also be used to couple accessory devices (e.g., keyring/keychain, carabiner, and the like) to the wallet **10***a*.

(64) It should also be noted that, in some embodiments, rather than coupling the elastic band **32** to the top half **30** of the flexible member **22**, the elastic band **32** may be configured to couple to the bottom half **28** of the flexible member **22**. For example, the elastic band **32** may be configured to couple along the first side portion **96***a* and second side portion **96***b*, and wrap around only the bottom half **28** (in modified first and second positions), or around both the bottom half **28** and top half **30** (in a modified third position). The elastic band **32** may be configured to couple within the first and second apertures **94***a*, **94***b*, or may be configured to couple to the first external pocket **108** adjacent the first and second apertures **94***a*, **94***b*. The elastic band **32** may be configured to couple between the open-sided shell **12** and the bottom half **28** of the flexible member **22** (e.g., on the back surface **16** of the open-sided shell **12**).

(65) In many embodiments, as shown in FIGS. **11**-**18**, the open-sided shell **12** of the wallet **10***a* comprises a first side wall **50***a* and a second side wall **50***b* located opposite the first side wall **50***a*. The open-sided shell **12** may also include a bottom side wall **50***c*, which will be discussed in greater detail later in the disclosure. The first side wall **50***a*, second side wall **50***b*, and bottom side wall **50***c* may be configured to retain the at least one personal card **18** in place with respect to the personal card receiving surface **14**. In some embodiments, the first side wall **50***a* includes comprises a first retention tab **52***a* configured to move away from the second side wall **50***b* to thereby receive the at least one personal card **18**. Similarly, the second side wall **50***b* may comprise a second retention tab **52***b* configured to move away from the first side wall **50***a* to thereby receive the at least one personal card **18**. Each of the first and second side walls **50***a*, **50***b* may define a top portion and a bottom portion located adjacent the bottom side wall **50***c*, wherein the retention tabs **52***a*, **52***b* may be located adjacent the respective top portions. The top and bottom portions of each side wall **50***a*, **50***b* will be discussed further later in the disclosure. The previously mentioned "rail system" may include the first side wall **50***a*, second side wall **50***b*, and bottom side wall **50***c*, as well as the first and second retention tabs **52***a*, **52***b*.

(66) FIG. **11** illustrates a front interior view of the wallet **10***a*, including an inset view of a first retention tab **52***a*. The inset view shows that, in many embodiments, the first retention tab **52***a*

includes a first cantilever arm **66***a* as well as a first protruding portion **58***a*. The first protruding portion **58***a* may be configured to secure the at least one personal card **18** in place with respect to the personal card receiving surface **14**. Similarly, in many embodiments, the second retention tab **52***b* comprises a second cantilever arm **66***b* and a second protruding portion **58***b* configured to secure the at least one personal card **18** in place with respect to the personal card receiving surface **14**. As illustrated in the inset view of FIG. **11**, the first cantilever arm **66***a* may be physically spaced a first distance **64***a* from a remaining portion of the first side wall **50***a*. Accordingly, the second cantilever arm **66***b* may also be physically spaced a first distance **64***a* from a remaining portion of the second side wall **50***b*. In many embodiments, the first and second retention tabs **52***a*, **52***b* are configured to move between a locked position **60**, as shown in FIG. **13**, and a receiving position **62**, as shown in FIG. **12**.

(67) FIG. **12** shows a view similar to FIG. **11**, but includes the at least one personal card **18** being inserted into the open-sided shell **12**, as indicated by the dashed block arrow. As such, FIG. **12** illustrates the first and second retention tabs **52***a*, **52***b* in the receiving position **62**. The inset view of FIG. **12** illustrates that, in the receiving position **62**, the first retention tab **52***a* moves toward the remaining portion of the first side wall **50***a*, reducing the size of the gap between the first retention tab **52***a* and the first side wall **50***a*. As shown, in the receiving position **62**, the first retention tab **52***a* is spaced a second distance **64***b* from the first side wall **50***a*. Comparing FIG. **12** to FIG. **11** demonstrates that, in many embodiments, the second distance **64***b* is less than the first distance **64***a*, as the first retention tab **52***a* is closer to the first side wall **50***a* in the receiving position **62**. In many embodiments, the same is true for the second retention tab **52***b*, as it moves toward the remaining portion of the second side wall **50***b* thereby reducing the size of the gap between the second retention tab **52***b* and the second side wall **50***b*. In the receiving position **62**, the second retention tab **52***b* may be located substantially the same second distance **64***b* from the second side wall **50***b* as the second distance **64***b* between the first retention tab **52***a* and the first side wall **50***a*.

(68) Speaking in terms of distance between the first retention tab **52***a* and the second retention tab **52***b*, in some embodiments, when the first retention tab **52***a* and the second retention tab **52***b* are in a locked position **60** (as shown in FIG. **13**), the first retention tab **52***a* is located a first distance from the second retention tab **52***b*. When the first and second retention tabs **52***a*, **52***b* are in the receiving position **62** (as shown in FIG. **12**), the first retention tab **52***a* may be located a second distance from the second retention tab **52***b*. In some embodiments, the second distance is greater than the first distance, as the retention tabs **52***a*, **52***b* move away from one another in order to receive the at least one personal card **18**. Stated differently, when the open-sided shell **12** receives the at least one personal card **18**, the first retention tab **52***a* may be configured to move away from the second side wall **50***b* and the first retention tab **52***b* may be configured to move away from the first side wall **50***a*.

(69) FIG. **13** shows the wallet **10***a* coupled to the at least one personal card **18** in the locked position **60**. As indicated by the inset view, in the locked position **60**, the first retention tab **52***a* may be configured to move away from the remaining portion of the first side wall **50***a* such that the first retention tab **52***a* returns to the first distance **64***a* from the first side wall **50***a*, as shown in FIG. **11**. Accordingly, the first and second retention tabs **52***a*, **52***b* may be configured to reside in the same position when there is no personal card coupled to the wallet **10***a*, as shown in FIG. **11**, and when there is at least one personal card **18** securably coupled to the wallet **10***a*, as shown in FIG. **13**. In some embodiments, the difference between the first distance **64***a* and second distance **64***b* is about a few millimeters. The first and second retention tabs **52***a*, **52***b* may be configured to flex only as much as needed to receive and/or release the at least one personal card **18**. As shown in the inset view, when the at least one personal card **18** is coupled to the wallet **10***a* and the first retention tab **52***a* is in the locked position **60**, a corner of the at least one personal card **18** may be configured to fit adjacent the retention tab **52***a* between the first protruding portion **58***a* and the first cantilever arm **66***a*. The corner of the at least one personal card **18** may be configured to fit just below the

first protruding portion **58***a*. In many embodiments, the same is true for the second retention tab **52***b*.

(70) FIG. **14** also shows the wallet **10***a* coupled to the at least one personal card **18** in the locked position **60**. In some embodiments, when the open-sided shell **12** securably couples the at least one personal card **18** within an internal portion **20** of the shell **12**, the first retention tab **52***a* moves towards the second side wall **50***b* and the second retention tab **52***b* moves towards the first side wall **50***a*. Securably coupling the at least one personal card **18** within the open-sided shell **12** may result in an audible sound, as indicated by each of the "CLICK" word bubbles in FIG. **14**. In some embodiments, the audible sound is caused by the first and second retention tabs **52***a*, **52***b* moving back toward one another to their original position, or the position shown in FIGS. **11** and **13**. The audible noise may also be caused by the at least one personal card **18** contacting a bottom side wall **50***c* of the open-sided shell **12**. The audible noise may be caused by a combination of sources, and the volume of the noise may vary depending on the number of personal cards coupled to the open-sided shell **12**.

(71) FIG. **15** is similar to FIG. **12**, but rather than illustrating the at least one personal card **18** being inserted into the open-sided shell **12**, FIG. **15** shows the at least one personal card **18** being removed from the open-sided shell **12**, as indicated by the dashed block arrow. In many embodiments, the at least one personal card **18** is removed by pushing the card **18** from an open area in the bottom side wall **50***c*, which will be discussed in greater detail later in the disclosure. The inset view of FIG. **15** shows that the first retention tab **52***a* (and second retention tab **52***b*) assume the receiving position **62** during removal of the at least one personal card **18**. Accordingly, during removal of the at least one personal card **18**, the first retention tab **52***a* and second retention tab **52***b* move toward the first and second side walls **50***a*, **50***b*, respectively, thereby reducing the gap between each retention tab **52***a*, **52***b* and each side wall **50***a*, **50***b*. As with insertion of the at least one personal card **18**, the gap between each retention tab **52***a*, **52***b* and each respective side wall **50***a*, **50***b* may comprise the second distance **64***b*. In some embodiments, the open-sided shell **12** creates an audible noise upon complete removal of the at least one personal card **18**.

(72) It should be noted that FIGS. **12-15** illustrate a method of inserting and removing at least one personal card **18** where, in many embodiments, the at least one personal card **18** is contacting the protruding portions **58***a*, **58***b* substantially the entire time until the at least one personal card **18** is securably coupled or completely removed. These Figures illustrate only one way to insert and/or remove the at least one personal card **18**, which may be thought of as a "straight-on" insertion/removal. During the "straight-on" insertion/removal, the at least one personal card **18** may remain substantially parallel to the personal card receiving surface **14**.

(73) In contrast, FIGS. **16-18** illustrate a different method of inserting and removing at least one personal card **18**. Beginning with FIG. **16**, the at least one personal card **18** is shown being inserted into the open-sided shell **12**. The inset view demonstrates that the first retention tab **52***a* may be configured to not move during insertion of the at least one personal card **18**, as the card **18** enters the open-sided shell **12** at an angle over the retention tabs **52***a*, **52***b*, rather than next to the retention tabs **52***a*, **52***b*, as previously described. Depending on the number of personal cards **18** already coupled to the open-sided shell **12**, it may be possible that the at least one personal card **18** does not contact either the first or second retention tab **52***a*, **52***b* during insertion and/or removal (shown in FIG. **18**) using the "angled" method. In some embodiments, when the at least one personal card **18** is inserted into and/or removed from the open-sided shell **12** using the "angled" method, the at least one personal card **18** may form an angle of up to about 45 degrees with the personal card receiving surface **14**. The at least one personal card **18** may form an angle of greater than 45 degrees with the personal card receiving surface **14**.

(74) The inset views of FIGS. **16**, **17**, and **18** further illustrate the static nature of the first retention tab **52***a*, by showing that during insertion of the at least one personal card **18** (FIG. **16**), secured coupling of the at least one personal card **18** (FIG. **17**), and removal of the at least one personal

card **18** (FIG. **18**), the first retention tab **52***a* remains at a location a first distance **64***a* from the remaining portion of the first side wall **50***a*. In many embodiments, the second retention tab **52***b* is also static throughout insertion, coupling, and removal of the at least one personal card **18**. FIG. **17** also shows that, as illustrated in FIG. **13**, the at least one personal card **18** may be configured to fit adjacent the first cantilever arm **66***a* with a corner of the card **18** located just below the first protruding portion **58***a*. In many embodiments, the fit is in the same on the opposite edge of the card **18** adjacent the second cantilever arm **66***b* and second protruding portion **58***b*.

(75) Turning now to FIG. **19**, a front interior view of the wallet **10***a* is shown. FIG. **19** illustrates the first side wall **50***a*, the second side wall **50***b*, and the bottom side wall **50***c* of the open-sided shell **12**. In many embodiments, the first side wall **50***a* includes a first top portion **54***a* and a first bottom portion **56***a*. Similarly, the second side wall **50***b* may include a second top portion **54***b* and a second bottom portion **56***b*. In many embodiments, the first and second retention tabs **52***a*, **52***b* are located adjacent the first and second top portions **54***a*, **54***b*, respectively. The first and second bottom portions **56***a*, **56***b* may be configured to couple to the bottom side wall **50***c*. Though illustrated in FIG. **19** as dissecting the first and second apertures **94***a*, **94***b*, it should be noted that the top and bottom portions **54**, **56** may be larger or smaller than represented in FIG. **19**. For example, in some embodiments, the first and second top portions **54***a*, **54***b* include the portions of the first and second side walls **50***a*, **50***b* located above the apertures **94***a*, **94***b*, while the first and second bottom portions **56***a*, **56***b* include the portions of the first and second side walls **50***a*, **50***b* extending from the top of each aperture **94***a*, **94***b* to the bottom side wall **50***c*. The first and second top portions **54***a*, **54***b* may include the entire aperture **94***a*, **94***b*, while the first and second bottom portions **56***a*, **56***b* extend from below the apertures **94***a*, **94***b* to the bottom side wall **50***c*.

(76) FIG. **19** also includes a directional indicator, comprising a first direction and a second direction perpendicular to the first direction. In many embodiments, the first side wall **50***a* and the second side wall **50***b* are elongate along the first direction, and the bottom side wall **50***c* is elongate along the second direction. Though not shown in FIG. **19**, the elastic band **32** may be configured to extend across the top half **30** and/or bottom half **28** of the wallet **10***a* along the second direction, as illustrated in previous Figures.

(77) Similar to FIG. **19**, FIG. **20** includes more elements of the bottom side wall **50***c*. In many embodiments, the bottom side wall **50***c* comprises a first bottom side wall portion **68***a* and a second bottom side wall portion **68***b*, as well as an open clearance area **70** located between the two portions **68***a*, **68***b*. The open clearance area **70** may be configured to receive a user's finger so that the user may thereby push the at least one personal card **18** away from the bottom side wall **50***c*, and remove the card **18** from the wallet **10***a*. As shown in FIG. **20**, in some embodiments, the second bottom side wall portion **68***b* is wider than the first bottom side wall portion **68***a*. The first bottom side wall portion **68***a* may be wider than the second bottom side wall portion **68***b*. In some embodiments, the first and second bottom side wall portions **68***a*, **68***b* are substantially the same width. The first and second bottom side wall portions **68***a*, **68***b* may be substantially the same height.

(78) FIG. **21** shows a cross-sectional view of part of the open-sided shell **12**, including the first side wall **50***a* and the first bottom side wall portion **68***a*. In many embodiments, the first side wall **50***a* defines a first back portion **72***a* located adjacent the personal card receiving surface **14** and a first front portion **74***a* located opposite the first back portion **72***a*, as illustrated in FIG. **21**. The first front portion **74***a* and first back portion **72***a* may be considered to border a channel, or first interior portion, in the first side wall **50**, wherein the at least one personal card **18** is received by the channel/first interior portion. Stated differently, when the at least one personal card **18** is coupled to the open-sided shell **12**, an edge of the card **18** may be located between the first back portion **72***a* and the first front portion **74***a*, facing the first interior portion, and kept in place (e.g., prevented from falling out of the wallet **10***a*) by the first front portion **74***a*. In many embodiments, the open-sided shell **12** also includes a front retaining surface **76** that protrudes along the second direction

from the first front portion **74***a* of the first side wall **50***a*. The front retaining surface **76** may also extend around at least a portion of a perimeter of the personal card receiving surface **14**, as illustrated in FIGS. **21**, **22**, and **23**.

(79) In some embodiments, the open-sided shell **12** comprises a beveled surface. Looking back to FIG. **20**, the beveled surface of the open-sided shell **12** may comprise the portion of the open-sided shell **12** including the first and second apertures **94***a*, **94***b*. The beveled surface may extend from the front retaining surface **76** to a side surface of the open-sided shell **12** located adjacent the flexible member **22**. In many embodiments, the front retaining surface **76** comprises the top, flat face of the open-sided shell **12** between the beveled surface and the internal portion **20** of the open-sided shell **12** (shown in FIG. **24**). The first front portion **74***a* (and second and third front portions **74***b*, **74***c*) may be considered an inner edge of the front retaining surface **76** located opposite an edge of the front retaining surface **76** adjacent the beveled surface of the open-sided shell **12**. The use of "flat" when describing the front retaining surface **76** is intended to convey that, in many embodiments, the front retaining surface **76** is parallel to the personal card receiving surface **14**. It should also be noted that the front retaining surface **76** may be the portion of the open-sided shell **12** that contacts the internal surface **24** of the top half **30** of the wallet **10***a* when the wallet **10***a* is in the clamshell position **48** and/or closed position **46**, as discussed with reference to FIGS. **9** and **10**.

(80) Similar to the first side wall **50***a*, FIG. **22** illustrates that, in many embodiments, the second side wall **50***b* defines a second back portion **72***b* located adjacent the personal card receiving surface **14** and a second front portion **74***b* located opposite the second back portion **72***b*. As discussed with reference to FIG. **21**, the second front portion **74***b* and the second back portion **72***b* may be considered to border a channel, or second interior portion, in the second side wall **50***b* configured to receive the at least one personal card **18** such that an edge of the at least one personal card **18** faces the second interior portion. The front retaining surface **76** may extend along the second direction from the second front portion **74***b* of the second side wall **50***b*.

(81) FIG. **23** is similar to FIGS. **21** and **22** and shows a cross-sectional view of the wallet **10***a* including the bottom side wall **50***c*. In many embodiments, the bottom side wall **50***c* defines a third back portion **72***c* located adjacent the personal card receiving surface and a third front portion **74***c* located opposite the third back portion **72***c*. It should be noted that the third front and back portions **74***c*, **72***c* may be located on both the second bottom side wall portion **68***b*, as shown in FIG. **23**, as well as the first bottom side wall portion **68***a*. In some embodiments, the front retaining surface **76** protrudes along the first direction from the third front portion **74***c* of the bottom side wall **50***c*. Similar to the channel created by the space between the first back portion **72***a* and first front portion **74***a*, as well as between the second back portion **72***b* and the second front portion **74***b*, the space between the third back portion **72***c* and the third front portion **74***c* may create a channel, or bottom interior portion, configured to receive an edge of the at least one personal card **18** such that when the at least one personal card **18** couples to the open-sided shell **12**, a bottom edge is configured to face the bottom interior portion. FIG. **23** also shows the open clearance area **70**, and further illustrates how the open clearance area **70** provides access to the at least one personal card **18** coupled to the open-sided shell **12**.

(82) In some embodiments, the front retaining surface **76** comprises a left side retaining surface **78***a* and a right side retaining surface **78***b*, as illustrated in FIG. **24**. The left side retaining surface **78***a* may define a left side height **84***a* and a left side width **86***a*, and the right side retaining surface **78***b* may define a right side height **84***b* and a right side width **86***b*. In many embodiments, as shown in FIG. **25**A, the left side height **84***a* and right side height **84***b* are substantially equal. FIG. **25**B shows that, in some embodiments, the left side width **86***a* is less than the right side width **86***b*. The left side width **86***a* may be greater than the right side width **86***b*. In some embodiments, the left side width **86***a* and right side width **86***b* are substantially equal, and the open clearance area **70** is centered along the bottom side wall **50***c*.

(83) Referring now to FIG. **26**, the open-sided shell **12** with an inset view of the open clearance

area **70** is shown. In many embodiments, as illustrated in FIG. **26**, the left side retaining surface **78***a* extends from a first location **80***a* located below the first retention tab **52***a* down along the first side wall **50***a* and along the bottom side wall **50***c* to a second location **80***b* adjacent the open clearance area **70**. The right side retaining surface **78***b* may extend from a third location **80***c* adjacent the open clearance area **70** along the bottom side wall **50***c* and up along the second side wall **50***b* to a fourth location **80***d* located below the second retention tab **52***b*. The inset view of FIG. **26** shows the open clearance area **70** with the second location **80***b* on the left and the third location **80***c* on the right. As indicated by the inset view, in some embodiments, the second location **80***b* of the left side retaining surface **78***a* defines a first angle **82***a*, and the third location **80***c* of the right side retaining surface **78***b* defines a second angle **82***b*. The second angle **82***b* may be greater than the first angle **82***a*, as shown in FIG. **26**. In some embodiments, the first angle **82***a* is greater than the second angle **82***b*. The first angle **82***a* and second angle **82***b* may be substantially equal, and the open clearance area **70** may define a symmetrical shape.

(84) FIG. **27** shows a back view of the external surface **26** of the wallet **10***a* in the open position **44**. As previously discussed, in many embodiments, the wallet **10***a* comprises a flexible member **22** having a top half **30** and a bottom half **28**. FIG. **27** also includes the elastic band **32** coupled to the top half **30**, and shows the band **32** in the second position **40** extending across the second external pocket **110**. The first external pocket **108** is also included, as are the rivets **112** which, in many embodiments, couple the flexible member **22** and first external pocket **108** to a back surface of the open-sided shell **12**. Though FIG. **27** shows the wallet **10***a* comprising eight total rivets **112**, any number of rivets **112** may be used to couple the open-sided shell **12** to the flexible member **22**. In addition, the rivets **112** are not limited to being located on opposite sides of the wallet **10***a* (e.g., the first and second side surfaces **96***a*, **96***b* of the bottom half **28**), and may also be located along a bottom edge, as long as the rivets **112** do not interfere with the ability of the first external pocket **108** to hold at least one personal card **18**. The rivets **112** may be evenly or unevenly distributed around the bottom half **28** of the flexible member **22**. In some embodiments, the wallet **10***a* comprises another attachment mechanism (e.g., adhesive or the like) in addition to the rivets **112** in order to couple the flexible member **22** to the open-sided shell **12**. The wallet **10***a* may comprise an alternative attachment mechanism(s) instead of the rivets **112**.

(85) FIG. **27** also illustrates that the first and second external pockets **108**, **110** define complementary shapes. In some embodiments, the first external pocket **108** comprises a first piece of material coupled, along three edges, to the external surface **26** of the bottom half **28** of the flexible member **22**. As previously mentioned, the coupling may comprise stitching **116**, the use of rivets **112**, or any other suitable method. In some embodiments, the coupling also comprises the use of rubber or a similar material to form a finished and/or fused edge along three edges of the first external pocket **108**. It should be noted that the three coupled edges of the first external pocket **108** may include gaps or areas of non-coupling, for example, in the open clearance area **70**. In some embodiments, the fourth edge of the first external pocket **108**, or the non-coupled edge configured to receive the at least one personal card **18**, defines a concave shape, as shown in FIG. **27**. The non-coupled edge may define any shape including, but not limited to, a straight line, a convex shape, a concave shape, a scalloped shape, and the like. The non-coupled edge may be located adjacent a center portion of the flexible member **22**.

(86) In some embodiments, the second external pocket **110** comprises a second piece of material coupled, along three edges, to the external surface **26** of the top half **30** of the flexible member **22**. As previously mentioned, the coupling may comprise stitching **116** or any other suitable method. In some embodiments, the coupling also comprises the use of rubber or a similar material to form a finished and/or fused edge along three edges of the second external pocket **110**. Two side edges may include gaps where the elastic band **32** is coupled to the top half **30** of the flexible member **22**. In some embodiments, the fourth edge of the second external pocket **110**, or the non-coupled edge configured to receive the at least one personal card **18**, defines a convex shape, as shown in FIG.

27. The non-coupled edge may define any shape including, but not limited to, a straight line, a convex shape, a concave shape, a scalloped shape, and the like. The non-coupled edge may be located adjacent a center portion of the flexible member **22**.

(87) Similar to the external pockets **108**, **110**, in some embodiments, the identification window **98** comprises a third piece of material coupled, along three edges, to the internal surface **24** of the top half **30** of the flexible member **22**. As previously mentioned, the coupling may comprise stitching **116** or any other suitable method. In some embodiments, the coupling also comprises the use of rubber or a similar material to form a finished and/or fused edge along three edges of the identification window **98**. It should be noted that, unlike the external pockets **108**, **110**, the third piece of material used to form the identification window **98** comprises more of a border than a solid piece, in order to create the aperture **100** in the window **98**. In some embodiments, the fourth edge of the identification window **98**, or the non-coupled edge configured to receive the at least one personal card **18**, defines a straight edge, as shown in numerous previous Figures. The non-coupled edge may define any shape including, but not limited to, a straight line, a convex shape, a concave shape, a scalloped shape, and the like. The non-coupled edge may be located adjacent a center portion of the flexible member **22**.

(88) Referring now to FIG. **28**, the wallet **10***a* is shown in one of the closed position **46** and clamshell position **48**, with a front view of the top half **30** of the flexible member **22**. In many embodiments, the open-sided shell **12** defines a first width **104** and the flexible member **22** defines a second width **106**. As indicated in FIG. **28**, the first width **104** may be greater than the second width **106**. In some embodiments, the first width **104** and the second width **106** are substantially the same. The first width **104** may be less than the second width **106**. In many embodiments, the second width **106** is configured to be at least as wide as a standard credit card, such that the flexible member **22** is at least the same width, if not wider than, the at least one personal card **18**. FIG. **29** illustrates a similar view as FIG. **28**, but shows the bottom half **28** of the flexible member **22**. In addition, FIG. **29** demonstrates that the wallet **10***a* is in the clamshell position **48**, with the elastic band **32** in the third position **42**. Similar to FIG. **27**, FIG. **29** includes the rivets **112** coupling the open-sided shell **12** to the bottom half **28** of the flexible member **22**. FIG. **29** also shows the open clearance area **70**, and illustrates that, in many embodiments, the internal surface **24** of the top half **30** is visible through the open clearance area **70**. The internal surface **24** may be visible both when no cards are coupled to the open-sided shell **12**, as in FIG. **29**, as well as when at least one personal card **18** is coupled to the open-sided shell **12**. It should be noted that the first external pocket **108** may include an opening along the bottom edge of the pocket **108** corresponding to the open clearance area **70**, such that at least one personal card **18** may be removed from the first external pocket **108** by pushing up on an exposed edge of the card **18** in the open clearance area **70**.

(89) Turning now to FIG. **30**, a bottom view of the wallet **10***a* in the clamshell position **48** is shown. The view includes the top half **30** of the flexible member **22**, as well as the bottom half **28** of the flexible member **22**. FIG. **30** also shows the back surface **16** of the open-sided shell **12**, which is coupled to the bottom half **28** of the flexible member **22**. The first and second bottom side wall portions **68***a*, **68***b* are shown with the open clearance area **70** located between the portions **68***a*, **68***b*. FIG. **30** also includes the elastic band **32** wrapped around each edge of the wallet **10***a*, thereby indicating that the wallet **10***a* is in the clamshell position **48**.

(90) FIGS. **31** and **32** illustrate opposite side views of the wallet **10***a* again in the clamshell position **48**, as shown in FIG. **30**. FIG. **31** comprises a left side view of the wallet **10***a* and includes the first side wall **50***a* of the open-sided shell **12**. In contrast, FIG. **32** comprises a right side view of the wallet **10***a* and includes the second side wall **50***b* of the open-sided shell **12**. Both FIGS. **31** and **32** show the rivets **112** coupling the bottom half **28** of the flexible member **22** to the back surface **16** of the open-sided shell **12**. The rivets **112** may have a shorter profile than shown in the Figures. For example, in some embodiments, the rivets **112** are flush with, or even embedded into, the bottom half **28** of the flexible member **22**. As such, the rivets **112** may not always be visible in a side view

of the wallet **10***a*. FIGS. **31** and **32** also both include the elastic band **32** wrapping around the wallet **10***a* from the top half **30** to the bottom half **28** of the flexible member **22**, thereby indicating that the wallet **10***a* is in the clamshell position **48**.

(91) FIG. **33** shows a bottom view of the wallet **10***a* in the open position **44**. As such, FIG. **33** comprises mainly the open-sided shell **12** with the first and second bottom side wall portions **68***a*, **68***b*, as well as the bottom half **28** of the flexible member **22** coupled to the back surface **16** of the open-sided shell **12**. FIG. **33** also shows the open clearance area **70** located between the first bottom side wall portion **68***a* and the second bottom side wall portion **68***b*.

(92) Similar to FIGS. **31** and **32**, FIGS. **34** and **35** show opposite side views of the wallet **10***a*, but in the open position **44**. FIG. **34** comprises a left side view including the first side wall **50***a* of the open-sided shell **12**, and FIG. **35** comprises a right side view including the second side wall **50***b*. FIGS. **34** and **35** both show the wallet **10***a* facing up such that the internal surface **24** of the flexible member **22** is shown above the external surface **26**. Both FIGS. **34** and **35** also illustrate the elastic band **32** in the second position **40**, thereby wrapped around the external surface **26** of the flexible member **22**. FIGS. **34** and **35** clearly illustrate the thickness of the top half **30** of the flexible member **22** compared to the thickness of the open-sided shell **12** coupled to the bottom half **28** of the flexible member **22**.

(93) FIGS. **36-41** illustrate embodiments of a wallet **10***b*. The wallet **10***b* may be similar in some ways to the wallet **10***a*; for example, in some embodiments, the wallet **10***b* comprises an open-sided shell **13** that is substantially the same as the open-sided shell **12** of the wallet **10***a*. However, in many embodiments, the wallet **10***b* comprises a single pocket wallet design instead of the bifold design of the wallet **10***a*. As shown in FIG. **37**, the wallet **10***b* may comprise a pocket **114** coupled to a back surface **17** of the open-sided shell **13**, without the flexible member **22** and additional pockets **98**, **110** of the wallet **10***a*.

(94) FIG. **36** shows a front perspective view of the wallet **10***b*, including the open-sided shell **13**. Similar to the open-sided shell **12** of the wallet **10***a*, the open-sided shell **13** may comprise a first side wall **51***a*, a second side wall **51***b*, and a bottom side wall **51***c*. The wallet **10***b* may also include a first retention tab **53***a* and a second retention tab **53***b*, which, in many embodiments, are substantially similar (in structure and function) to the first retention tab **52***a* and the second retention tab **52***b* of the wallet **10***a*. In some embodiments, the open-sided shell **13** comprises a front retaining surface **77** which, like the front retaining surface **76** of the wallet **10***a*, may be configured to extend down along the first side wall **51***a*, across the bottom side wall **51***c*, and up along the second side wall **51***b*. FIG. **36** also illustrates that, in some embodiments, the wallet **10***b* includes an open clearance area **71**, which, similar to the other elements of the wallet **10***b*, may be substantially similar to the open clearance area **70** of the wallet **10***a*.

(95) The angle of FIG. **36** includes an interior view of the second side wall **51***b* of the open-sided shell **13**. It should be noted that though only illustrated and discussed in terms of the second side wall **51***b*, in many embodiments, both the first side wall **51***a* and the bottom side wall **51***c* comprise similar components as the second side wall **51***b*, which may all be similar to the first side wall **50***a*, second side wall **50***b*, and bottom side wall **50***c* of the wallet **10***a*. In many embodiments, the second side wall **51***b* defines a second back portion **73** and a second front portion **75** located opposite the second back portion **73**, as illustrated in FIG. **36**. The second front portion **75** and second back portion **73** may be considered to border a channel, or interior portion, in the second side wall **51***b*, wherein the at least one personal card **18** is received by the channel/interior portion. Stated differently, when the at least one personal card **18** is coupled to the open-sided shell **13**, an edge of the card **18** may be located between the second back portion **73** and the second front portion **75**, facing the interior portion, and kept in place (e.g., prevented from falling out of the wallet **10***b*) by the second front portion **75**. In many embodiments, the open-sided shell **13** also includes a front retaining surface **77** that protrudes along the second direction from the second front portion **75** of the second side wall **51***b*.

(96) As discussed with reference to the open-sided shell **12** of the wallet **10***a*, in some embodiments, the open-sided shell **13** comprises a beveled surface. In many embodiments, the front retaining surface **77** comprises the top, flat face of the open-sided shell **13** between the beveled surface and the internal portion **21** of the open-sided shell, as shown in FIG. **36**. The second front portion **75** (and first and third front portions of the first and bottom side walls **51***a*, **51***c*) may be considered an inner edge of the front retaining surface **77** located opposite an edge of the front retaining surface **77** adjacent the beveled surface of the open-sided shell **13**. The use of "flat" when describing the front retaining surface **77** is intended to convey that, in many embodiments, the front retaining surface **77** is parallel to the personal card receiving surface **15** of the open-sided shell **13**.

(97) FIG. **37** shows a back perspective view of the wallet **10***b*, including the pocket **114** coupled to the back surface **17** of the open-sided shell **13**. Similar to the wallet **10***a*, in many embodiments, the open-sided shell **13** is coupled to the pocket **114** via rivets **113**. Though FIG. **37** shows the wallet **10***b* comprising eight total rivets **113**, any number of rivets **113** may be used to couple the open-sided shell **13** to the pocket **114**. In addition, the rivets **113** are not limited to being located on opposite sides of the wallet **10***b*, and may also be located along a bottom edge, as long as the rivets **113** do not interfere with the ability of the pocket **114** to hold at least one personal card **18**. The rivets **113** may be evenly or unevenly distributed around the pocket **114**. In some embodiments, the wallet **10***b* comprises another attachment mechanism (e.g., adhesive or the like) in addition to the rivets **113** in order to couple the pocket **114** to the open-sided shell **13**. The wallet **10***b* may comprise an alternative attachment mechanism(s) instead of the rivets **113**.

(98) FIG. **38** shows a front view of the wallet **10***b* and at least one personal card **18** being inserted into the wallet **10***b*, as indicated by the dashed block arrow. In many embodiments, the at least one personal card **18** comprises a front surface **88**, a back surface located opposite the front surface **88**, a first side edge **92***a*, a second side edge **92***b* located opposite the first side edge **92***a*, a top edge **92***c*, and a bottom edge **92***d* located opposite the top edge **92***c*. When the at least one personal card **18** is securably coupled to the open-sided shell **13**, as shown in FIG. **39**, the back surface of the card **18** may be configured to face the personal card receiving surface **15**. In many embodiments, the front retaining surface **77** of the open-sided shell **13** is configured to cover at least a portion of the front surface **88** along the first side edge **92***a*, the second side edge **92***b*, and the bottom edge **92***d*. FIG. **39** shows the at least one personal card **18** coupled to the open-sided shell **13** on top of the personal card receiving surface **15**, and illustrates how the first side edge **92***a*, second side edge **92***b*, and bottom edge **92***d* are at least partially covered. In some embodiments, the front retaining surface **76** is configured to cover at least a portion of the front surface **88** of the at least one personal card **18** in a manner substantially the same as the front retaining surface **77**.

(99) FIGS. **38** and **39** also include an internal width **102***a* and internal height **102***b* of the open-sided shell **13**. In many embodiments, the internal portion **21** of the open-sided shell **13** defines an internal width **102***a* measuring at least 3.375 inches and an internal height **102***b* measuring at least 2.125 inches. These measurements may correspond to the standard size of the at least one personal card **18** (e.g., standard credit card, gift card, identification card, and the like), which define a width of 3.375 inches and a height of 2.125 inches. In many embodiments, the internal width **102***a* is slight larger than 3.375 inches, such that the at least one personal card **18** has a small amount of "wiggle room" to move side-to-side while coupled to the open-sided shell **13**. In some embodiments, the internal height **102***b* is slightly larger than 2.125 inches, such that the at least one personal card **18** rests below a top border of the open-sided shell **13**. As shown in, and discussed with reference to, FIGS. **13** and **17**, the at least one personal card **18** may be configured to fit just below the protruding portions of the first and second retention tabs **53***a*, **53***b*.

(100) It should be noted that, in many embodiments, the internal width **102***a* and internal height **102***b* of the open-sided shell **13** also apply to the open-sided shell **12**, such that the open-sided shell **12** and the open-sided shell **13** are substantially the same size. The internal width **102***a* may

correspond to the width between the channels/interior portions of the first and second side walls **50**, **51**, as described with reference to FIGS. **21-23**. The internal width **102***a* may also be defined as extending from the cantilever arm **66** of each retention tab **52**, **53** down to the bottom side wall **50***c*, **51***c*.

(101) FIG. **40** is similar to FIG. **38**, but shows the at least one personal card **18** being removed from the wallet **10***b*, as indicated by the dashed block arrow. Similar to removal of the at least one personal card **18** from the wallet **10***a*, the card **18** may be removed from the wallet **10***b* by a user accessing the card **18** via the open clearance area **71** and pushing on the bottom edge **92***d* of the card **18**. Also similar to insertion/removal of the at least one personal card **18** from the wallet **10***a*, during insertion/removal of the at least one personal card **18** from the wallet **10***b*, the first and second retention tabs **53***a*, **53***b* may be configured to move away from one another in order to fit the at least one personal card **18** through the personal card receiving surface **15**. In many embodiments, the process shown in, and described with reference to, FIGS. **12-15**, is substantially the same as the process for inserting and/or removing the at least one personal card **18** from the open-sided shell **13** of the wallet **10***b*. The at least one personal card **18** may also be configured to be inserted into and/or removed from the open-sided shell **13** using substantially the same "angled" method shown in, and discussed with reference to, FIGS. **16-18**.

(102) FIG. **41** shows a back view of the wallet **10***b*, including the pocket **114** coupled to the open-sided shell **13** via the rivets **113**. In some embodiments, like the open-sided shell **13**, the pocket **114** includes an open clearance area **71** that exposes a bottom edge **92***d* of at least one personal card **18** coupled to the pocket **114**. As such, a user may be able to remove the at least one personal card **18** by pushing on the exposed edge **92***d* in the open clearance area **71**. It should also be noted that though not shown in the Figures depicting the wallet **10***b*, in many embodiments, the wallet **10***b* includes stitching similar to the stitching **116** shown on the wallet **10***a*. For example, the wallet **10***b* may include stitching on the pocket **114** between the rivets **113** and along at least a portion of a bottom edge of the pocket **114**. Stitching may be used to couple the pocket **114** to an additional piece of material, wherein the additional piece of material is configured to face the back surface **17** of the open-sided shell **13**. In this way, the additional piece of material may be considered a "backing piece" similar to the bottom half **28** of the flexible member **22** of the wallet **10***a*, where the bottom half **28** is coupled to the back surface **16** of the open-sided shell **12** and to the first external pocket **108**.

(103) In many embodiments, the flexible member **22**, identification window **98**, first external pocket **108**, and second external pocket **110** of the wallet **10***a*, as well as the pocket **114** and "backing piece" of the wallet **10***b* are comprised of a flexible yet durable material, such as leather. The recited components may comprise a high-quality material, such as top grain genuine leather. In some embodiments, at least one of the flexible member **22**, the identification window **98**, the first external pocket **108**, the second external pocket **110**, and the pocket **114** comprise a tougher, yet still flexible, non-leather material, such as DTEX. In some embodiments, different elements of a wallet **10***a*, **10***b* comprise different materials. For example, one embodiment of the wallet **10***a* may comprise a leather flexible member **22** with DTEX external pockets **108**, **110**, and a DTEX identification window **98**. In many embodiments, the elements other than the open-sided shell **12**, **13** of a wallet **10***a*, **10***b* comprise substantially the same material. Any of the identification window **98**, first external pocket **108**, second external pocket **110**, and pocket **114** may be configured to receive folded paper currency, in addition to or instead of at least one personal card **18**.

(104) The open-sided shell **12**, **13** may comprise any metal material. In many embodiments, the open-sided shell **12**, **13** comprises aluminum, and the personal card receiving surface **14**, **15** comprises carbon fiber. The open-sided shell **12**, **13** may comprise powder-coated aluminum. The open-sided shell **12**, **13** and the personal card receiving surface **14**, **15** may comprise the same material. The rivets **112**, **113** may comprise any metal material, such as stainless steel. A person having ordinary skill in the art of wallet design and manufacturing may not see the use of CNC-

machined metal as an obvious choice, and may instead look to plastic or other similar hard materials to create the open-sided shell **12**, **13** and associated elements (personal card receiving surface **14**, **15**, rivets **112**, **113**, etc.). However, this disclosure includes metal material(s) for the open-sided shell **12**, **13** in order to create a more durable and higher quality (in look and feel) product than what would be produced using plastic or a similar material.

(105) FIG. **42** illustrates a perspective view of a wallet **10***c*. As shown, the wallet **10***c* may include an open-sided shell **118** with a personal card receiving surface **120**, as well as a flexible member **132**. In some embodiments, the open-sided shell **118** is substantially the same as the open-sided shell **12**, **13** shown in earlier Figures and previously discussed in this disclosure. In addition, the personal card receiving surface **120** may be substantially the same as the personal card receiving surface **14**, **15** previously discussed in this disclosure. For example, the open-sided shell **118** and personal card receiving surface **120** may be configured to securably couple at least one personal card in a manner substantially the same as that shown in, and discussed with reference to, FIGS. **12**-**18** and **38**-**40**. The flexible member **132** may differ from the flexible member **22**, as will be discussed in greater detail with reference to FIGS. **45**-**47**.

(106) FIG. **43** shows another interior view of the wallet **10***c*, and includes more detail about the elements of the wallet **10***c*. In some embodiments, as demonstrated in FIG. **43**, the open-sided shell **118** comprises a first side wall **126**, a second side wall **128** located opposite the first side wall **126**, and a bottom side wall **130** extending between the first side wall **126** and the second side wall **128**. In the same way that the open-sided shell **118** may be substantially the same as the open-sided shell **12**, **13**, it should be noted that the side walls **126**, **128**, **130** of the wallet **10***c* may be substantially the same as the corresponding side walls **50** (of the wallet **10***a*) and **51** (of the wallet **10***b*). In some embodiments, the first side wall **126**, second side wall **128**, and bottom side wall **130** are configured to retain the at least one personal card (not shown in FIG. **43**) in place within the internal portion **124** of the open-sided shell **118** (i.e., adjacent and/or against the personal card receiving surface **120**).

(107) FIG. **43** also illustrates the first protruding portion **158***a* and the second protruding portion **158***b*. Similar to the other elements of the open-sided shell **118**, the first and second protruding portions **158***a*, **158***b* may be substantially the same as the first and second protruding portions **58***a*, **58***b* of the first and second retention tabs **52***a*, **52***b* previously discussed in this disclosure. For example, the first and second protruding portions **158***a*, **158***b* may be configured to move between a locked position and a receiving position in order to receive and retain at least one personal card, as illustrated in FIGS. **12** and **13**. Further, in order to couple to the open-sided shell **118**, the at least one personal card may be inserted "over" the first and second protruding portions **158***a*, **158***b*, using the "angled" method as shown and discussed with reference to FIGS. **16**-**18**.

(108) FIG. **44** shows the same view as FIG. **43** and illustrates that, in some embodiments, the bottom side wall **130** comprises a first bottom side wall portion **152***a* and a second bottom side wall portion **152***b*. The first bottom side wall portion **152***a* may define a first width and the second bottom side wall portion **152***b* may define a second width. In some embodiments, the first width is less than the second width. This is similar to the left and right side retaining surfaces **78***a*, **78***b* of the wallet **10***a*-illustrated in FIGS. **24** and **25**B—where the left side retaining surface **78***a* defines a left side width **86***a* that is less than the right side width **86***b* of the right side retaining surface **78***b*. Further, and also similar to the wallets **10***a*, **10***b*, the wallet **10***c* may comprise an open clearance area **154** located between the first bottom side wall portion **152***a* and the second bottom side wall portion **152***b*, as illustrated in FIG. **44**. In some embodiments, the open clearance area **154** is configured to receive a user's finger to thereby push at least one personal card away from the bottom side wall **130** so that the at least one personal card may be removed from the wallet **10***c*. The open clearance area **154** may be substantially the same as the open clearance area **70**, **71** previously discussed in this disclosure.

(109) As shown in FIGS. **43** and **44**, the flexible member **132** may include an internal surface **134**.

In some embodiments, the flexible member **132** has an external surface **136** facing opposite the internal surface **134**, shown in FIG. **45**. The flexible member **132** may also define a bottom half **138** and a top half **140** located opposite the bottom half **138**. In some embodiments, the internal surface **134** of the bottom half **138** is coupled to the back surface **122** of the open-sided shell **118**, as shown. The internal surface **134** of the top half **140** may comprise a pocket configured to receive and retain at least one personal card. In some embodiments, the internal surface **134** of the top half **140** comprises a pocket configured to hold and display an identification card (i.e., an "identification window"), shown in FIGS. **42**-**44**. Of course, any suitable personal card(s) and/or paper currency may be held and displayed in the pocket of the internal surface **134** of the top half **140**.

(110) FIG. **45** further displays that, in some embodiments, the wallet **10***c* includes a pull tab **142** extending from an opening **146** in the external surface **136** of the flexible member **132**. As shown in FIGS. **46** and **47**, the pull tab **142** may be configured to facilitate removal of at least one personal card **18** from a pocket **148** coupled to the external surface **136**. Because it facilitates movement of the at least one personal card **18**, the pull tab **142** may be considered an actuation portion **238**. In some embodiments, the pull tab **142** defines a first portion **144***a* and a second portion **144***b*. The first portion **144***a* may comprise a material substantially similar to that of the flexible member **132** (e.g., leather, DTEX, or other suitable material), while the second portion **144***b* may comprise a more ribbon or strap-like structure. In some embodiments, the pull tab **142** is configured to move between a first position **150***a*, as shown in FIG. **46**, and a second position **150***b*, as shown in FIG. **47**.

(111) In the first position **150***a*, the first portion **144***a* of the pull tab **142** may be configured to extend from the opening **146** in the external surface **136** of the flexible member **132**, while the second portion **144***b* may be located at least partially within the flexible member **132**. In some embodiments, in the first position **150***a*, the at least one personal card **18** is located within the pocket **148**. The second portion **144***b* of the pull tab may also be located within the pocket **148**.

(112) In the second position **150***b*, both the first portion **144***a* and the second portion **144***b* of the pull tab **142** may extend from the opening **146**, and the at least one personal card **18** may be configured to extend from the pocket **148** for removal, as illustrated in FIG. **47**. In order to move from the first position **150***a* to the second position **150***b*, a user may tug the pull tab **142** away from the opening **146**, thereby extending the pull tab **142** from the opening **146** and partially removing the at least one personal card **18** from the pocket **148**. In some embodiments, to restore the pull tab **142** back to the first position **150***a*, a user inserts the at least one personal card **18** back into the pocket **148**, and the movement of the at least one personal card **18** within the pocket **148** is configured to retract the pull tab **142**, particularly the second portion **144***b* of the pull tab **142**, back into the opening **146**.

(113) FIG. **48** shows a perspective view of the wallet **10***c* in a closed position, featuring the top half **140** of the flexible member **132** closed on top of the open-sided shell **118**. FIGS. **48** and **49** illustrate that, in some embodiments, the wallet **10***c* includes a stretchable band **156** configured to wrap around the open-sided shell **118** and the bottom half **138** of the flexible member **132**, as shown in FIG. **49**. The stretchable band **156** may be configured to securably couple at least one personal card against at least one of the personal card receiving surface **120** and the external surface **136** of the flexible member **132**. Depending on the configuration of the stretchable band **156** (e.g., if oriented as shown in FIGS. **3** and **5**), it may also be configured to couple at least one personal card, paper currency, or other similar item(s) against the internal surface **134** of the flexible member **132**. Similar to the elastic band **32**, the stretchable band **156** may comprise two ends coupled to the top half **140** of the flexible member **132**. It should also be noted that though not labeled in the figures, the wallet **10***c* may include a pocket located on the bottom half **138** of the external surface **136** of the flexible member **132**, opposite the open-sided shell **118**.

(114) FIG. **50** illustrates a wallet **10***d* comprising an open-sided shell **160**, a flexible member **174**, a stretchable band **184**, and a radiofrequency identification (RFID) protection plate **186**. It should be

noted that the stretchable band **184** may resemble the stretchable band **156** (i.e., it may be a narrower band than shown in FIG. **50**). In some embodiments, as shown in FIG. **51**, the open-sided shell **160** has a personal card receiving surface **162**, wherein the open-sided shell **160** is configured to securably couple at least one personal card **18** along the personal card receiving surface **162** within the internal portion **166** of the open-sided shell **160**. The RFID protection plate **186** may be coupled to the open-sided shell **160** between the personal card receiving surface **162** and the stretchable band **184**. In some embodiments, the tension applied to the RFID protection plate **186** by the stretchable band **184** is configured to retain at least one personal card **18** against the personal card receiving surface **162**, as demonstrated in FIG. **51**.

(115) FIG. **52** shows an exterior view of the wallet **10***d* in an open position. Similar to the flexible members **22**, **132** previously discussed in this disclosure, the flexible member may include an internal surface **176** (shown in FIG. **53**) and an external surface **178** facing opposite the internal surface **176**. In some embodiments, the flexible member **174** defines a bottom half **180** and a top half **182** located opposite the bottom half **180**. The internal surface **176** of the bottom half **180** may be coupled to the back surface **164** of the open-sided shell **160**.

(116) Also illustrated in FIG. **52** are a first exterior pocket **194** and a second exterior pocket **196**. In some embodiments, the wallet **10***d* comprises a first exterior pocket **194** coupled to the top half **182** of the flexible member **174** and located along the external surface **178** of the flexible member **174**. The first exterior pocket **194** may be configured to receive and retain at least one personal card **18**. In some embodiments, the wallet **10***d* also includes a second exterior pocket **196** coupled to the bottom half **180** of the flexible member **174** and located along the external surface **178** of the flexible member **174** opposite the open-sided shell **160**. Like the first exterior pocket **194**, the second exterior pocket **196** may be configured to receive and retain at least one personal card **18**.

(117) In some embodiments, the first exterior pocket **194** includes an open clearance area, shown in FIG. **52** as the “U” shaped element at the top of the wallet **10***d*. Similar to the open clearance areas **70**, **71**, **154** previously discussed in this disclosure, the open clearance area of the first exterior pocket **194** may be used to facilitate removal of at least one personal card **18** from the first exterior pocket **194**. Likewise, the second exterior pocket **196** may include a smaller open clearance area, shown toward the bottom of FIG. **52**. The second exterior pocket **196** may also include an aperture, represented by the five-sided element in the center of the bottom half **180** of the flexible member **174**. In some embodiments, the aperture allows a user to view the at least one personal card **18** located within the second exterior pocket **196**, and may also facilitate removal of the at least one personal card **18** by allowing a user to contact the card **18** through the aperture, and slide it toward the opening of the second exterior pocket **196**. As shown in FIG. **52**, the second exterior pocket **196** may also include two side cut-outs (e.g., where the arrow is pointing for the bottom half **180**) for similar viewing and contact purposes as the center aperture.

(118) The second exterior pocket **196** may be coupled to the flexible member **174** via stitching, indicated by the even broken lines shown in FIG. **52**. Further, in some embodiments, the second exterior pocket **196** is coupled to the open-sided shell **160** via a plurality of rivets **198**, also shown in FIG. **52**. The plurality of rivets **198** may be substantially similar to the rivets **112**, **113** previously discussed in this disclosure. The stitching and the plurality of rivets **198** may extend around a perimeter of the bottom half **180** of the flexible member **174**, as shown. In some embodiments, the first exterior pocket **194** is coupled to the flexible member **174** via stitching extending along a perimeter of the top half **182** of the flexible member **174**.

(119) As illustrated in FIG. **53**, the wallet **10***d* may further comprise an interior pocket **192** coupled to the top half **182** of the flexible member **174** and located along the internal surface **176** of the flexible member **174**. In some embodiments, the interior pocket **192** is located opposite the first exterior pocket **194**, and is configured to receive and retain at least one personal card **18**. Similar to the second exterior pocket **196**, the interior pocket **192** may include a central aperture for viewing and/or contacting the at least one personal card **18** located within the interior pocket **192**. In some

embodiments, the interior pocket **192** is coupled to the flexible member **174** via stitching extending along a perimeter of the top half **182** of the flexible member **174**, in a manner similar to the first exterior pocket **194**.

(120) FIG. **53** also includes more details about the open-sided shell **160**. In some embodiments, the open-sided shell **160** comprises a first side wall **168**, a second side wall **170** located opposite the first side wall **168**, and a bottom side wall **172** extending between the first side wall **168** and the second side wall **170**. The first side wall **168**, second side wall **170**, and bottom side wall **172** may be configured to retain at least one personal card **18** with respect to the personal card receiving surface **162**. FIG. **53** also shows the stretchable band **184**. In some embodiments, the stretchable band **184** is configured to wrap around the open-sided shell **160** and is configured to securably couple at least one personal card **18** against the personal card receiving surface **162**. Though not shown in the Figures, the stretchable band **184** may also be configured to wrap around the bottom half **180** of the flexible member **174**, similar to the stretchable band **156** of the wallet **10***c* shown in FIG. **49**. In some embodiments, when wrapped around the bottom half **180** of the flexible member **174**, the stretchable band **184** is configured to securably couple at least one personal card **18** against the external surface **178** of the flexible member **174**. In addition to securing the at least one personal card **18**, the stretchable band **184** may also couple paper currency, receipts, or other similar items against at least one of the external surface **178**, the RFID protection plate **186**, and the personal card receiving surface **162**.

(121) FIG. **53** includes a directional indicator showing a first direction, a second direction, and a third direction. In some embodiments, the first side wall **168** and the second side wall **170** are elongate along the first direction, and the bottom side wall **172** is elongate along the second direction perpendicular to the first direction. The stretchable band **184** may wrap around the open-sided shell **160** along the second direction. In some embodiments, the RFID protection plate **186** is configured to move along the third direction perpendicular to the first direction and the second direction to securably couple at least one personal card **18** between the RFID protection plate **186** and the personal card receiving surface **162**. In addition, the stretchable band **184** may be configured to extend along the third direction to couple at least one personal card and at least one paper bill between the stretchable band **184** and the flexible member **174** and/or the RFID protection plate **186**.

(122) In some embodiments, at least one of the open-sided shell **160** and the RFID protection plate **186** comprise an open clearance area **188**. For example, as shown in FIG. **53**, the open clearance area **188** may be located along a bottom portion **190** of the RFID protection plate **186**. In some embodiments, similar to the open clearance areas previously discussed in this disclosure, the open clearance area **188** is configured to receive a user's finger to thereby push the at least one personal card **18** away from the bottom portion **190** such that the at least one personal card **18** may be removed from the wallet **10***d*.

(123) Turning now to FIG. **54**, an embodiment of a wallet **10***e* is shown. The wallet **10***c* may comprise an open-sided shell **200** having a first personal card receiving surface **202** defining an internal portion **206**, and a stretchable band **222**. In some embodiments, the wallet **10***e* further comprises a second personal card receiving surface **204**, shown in FIG. **55**, facing opposite the first personal card receiving surface **202**. The open-sided shell **200** may be configured to securably couple at least one personal card **18** along the first personal card receiving surface **202** and the second personal card receiving surface **204** within an internal portion **206** of the open-sided shell **200**.

(124) As shown in FIGS. **54** and **55**, the wallet **10***e* may comprise a stretchable band **222** configured to wrap around the open-sided shell **200**. In some embodiments, the stretchable band **222** is configured to securably couple at least one personal card **18** against at least one of the first personal card receiving surface **202** and the second personal card receiving surface **204**. As indicated in FIG. **55**, the wallet **10***e* may also include an RFID protection plate **224** coupled to the

open-sided shell **200**. In some embodiments, the RFID protection plate **224** is located between the second personal card receiving surface **204** and the stretchable band **222**, and is configured to securably couple at least one personal card **18** between the RFID protection plate **224** and the second personal card receiving surface **204**. It should be noted that the RFID protection plate **224** may be substantially the same as the RFID protection plate **186** of the wallet **10***d*. In some embodiments, both RFID protection plates **186**, **224** are composed of a material sufficient to block RFID signals, such as aluminum or another suitable metallic material. In addition, as discussed with reference to FIG. **53**, the stretchable band **222** may be configured to securably couple at least one personal card **18**, at least one paper bill, etc. against the RFID protection plate **224** between the stretchable band **222** and the RFID protection plate **224**.

(125) FIG. **56** illustrates the side of the open-sided shell **200** including the first personal card receiving surface **202**. In some embodiments, the first personal card receiving surface **202** comprises a first side wall **208**, a second side wall **210** located opposite the first side wall **208**, and a first bottom side wall **212** extending between the first side wall **208** and the second side wall **210**. The first side wall **208**, second side wall **210**, and first bottom side wall **212** may be configured to retain at least one personal card **18** in place with respect to the first personal card receiving surface **202**. In some embodiments, as shown in FIG. **56**, the wallet **10***e* includes an open clearance area **226** located along a bottom portion of the open-sided shell **200**, adjacent the first bottom side wall **212**. Like the other open clearance areas **70**, **71**, **154**, and **188** previously discussed in this disclosure, the open clearance area **226** may be configured to receive a user's finger to push at least one personal card **18** away from the bottom portion of the open-sided shell **200** to facilitate removal of the at least one personal card **18**.

(126) In some embodiments, as shown in FIG. **56**, the wallet **10***e* further comprises a first protruding portion **220***a* and a second protruding portion **220***b*. As discussed with reference to the wallet **10***c* of FIG. **43**, the first and second protruding portions **220***a*, **220***b* may be substantially the same as the first and second protruding portions **58***a*, **58***b* of the first and second retention tabs **52***a*, **52***b* previously discussed in this disclosure. For example, the first and second protruding portions **220***a*, **220***b* may be configured to move between a locked position and a receiving position in order to receive and retain at least one personal card, as illustrated in FIGS. **12** and **13**. Further, in order to couple to the open-sided shell **200**, the at least one personal card may be inserted “over” the first and second protruding portions **220***a*, **220***b*, using the “angled” method as shown and discussed with reference to FIGS. **16-18**.

(127) FIG. **57** shows a view of the wallet **10***e* including the second personal card receiving surface **204**. In some embodiments, the second personal card receiving surface **204** comprises a third side wall **214**, a fourth side wall **216** located opposite the third side wall **214**, and a second bottom side wall **218** extending between the third side wall **214** and the fourth side wall **216**. The third side wall **214**, fourth side wall **216**, and second bottom side wall **218**, along with the RFID protection plate **224** and stretchable band **222**, may be configured to securably couple at least one personal card **18** in place with respect to the second personal card receiving surface **204**. FIG. **57** also shows the open clearance area located along the bottom portion **228** of the RFID protection plate **224**.

(128) FIG. **58** illustrates another embodiment of the wallet **10***e*. In some embodiments, as shown in FIG. **58**, the wallet **10***e* further comprises a pocket **232** detachably coupled to the open-sided shell **200**. The pocket **232** may be coupled adjacent the second personal card receiving surface **204** and may be configured to receive at least one personal card **18**. In some embodiments, as demonstrated in FIG. **58**, the pocket **232** comprises an opening **234** configured to receive a pull tab **236**. It should be noted that the pocket **232**, opening **234**, and pull tab **236** may be substantially similar to the pocket **148**, opening **146**, and pull tab **142** of the wallet **10***c*. Accordingly, the pull tab **236** may be configured move between a first position and second position, as illustrated in and discussed with reference to FIGS. and **47**, in order to facilitate removal of the at least one personal card **18** from the pocket **232**. Because it facilitates movement of the at least one personal card **18**, the pull tab

236 may be considered an actuation portion **238**. The pocket **232** may be configured to detachably couple to the open-sided shell **200** adjacent the first personal card receiving surface **202**, rather than the second personal card receiving surface **204**.
(129) FIG. **58** also includes at least one aperture **230**. In some embodiments, the wallet **10***e* further comprises at least one aperture **230** located along a perimeter of the open-sided shell **200**. The at least one aperture **230** may be configured to receive an attaching mechanism to thereby couple the wallet **10***e* to at least one of a key, a lanyard, and a tether. Example attaching mechanisms include, but are not limited to, a keyring, a carabiner, a clasp, and any other suitable mechanism to facilitate coupling of the wallet **10***e* to an external element, such as a key, chain, belt loop, lanyard, etc.
(130) It should be noted that the wallets **10***a*, **10***b*, and **10***c* may be considered as defining a "landscape" or "horizontal" orientation, with regard to how the at least one personal card **18** couples to the open-sided shell **118**. Stated differently, when the wallets **10***a*, **10***b*, and/or **10***c* are held open to read information on the at least one personal card **18**, the height of the open-sided shells **12**, **13**, **118** is less than the width. In contrast, FIGS. **50**-**58** illustrate embodiments of a wallet **10***d* and a wallet **10***e*, which have "portrait" or "vertical" orientations such that a typical credit card, gift card, business card, or the like, is rotated 90° for insertion. It is not the intention of the Figures or the disclosure to limit the wallets **10***a*-*e* to these specific orientations. For example, the open-sided shell **118** of the wallet **10***c* may be configured to resemble the open-sided shell **200** of the wallet **10***e*, as shown in FIG. **54**, and remain suitable to securely retain at least one personal card **18**.
(131) Further, some elements, like the at least one aperture **230** shown in FIG. **58**, may also be found in embodiments of the wallets **10***a*, **10***b*, and/or **10***c* not explicitly shown in the Figures. For example, in some embodiments, first side wall **126** of the wallet **10***c* comprises a first aperture and a second aperture. The first aperture may be configured to receive an attaching mechanism to thereby couple the wallet **10***c* to at least one of a key, lanyard, tether, or other similar mechanism. In some embodiments, the second side wall **128** comprises a third aperture, and the second and third apertures are configured to receive the stretchable band **156**.
(132) Interpretation
(133) None of the steps described herein is essential or indispensable. Any of the steps can be adjusted or modified. Other or additional steps can be used. Any portion of any of the steps, processes, structures, and/or devices disclosed or illustrated in one embodiment, flowchart, or example in this specification can be combined or used with or instead of any other portion of any of the steps, processes, structures, and/or devices disclosed or illustrated in a different embodiment, flowchart, or example. The embodiments and examples provided herein are not intended to be discrete and separate from each other.
(134) The section headings and subheadings provided herein are nonlimiting. The section headings and subheadings do not represent or limit the full scope of the embodiments described in the sections to which the headings and subheadings pertain. For example, a section titled "Topic 1" may include embodiments that do not pertain to Topic 1 and embodiments described in other sections may apply to and be combined with embodiments described within the "Topic 1" section.
(135) The various features and processes described above may be used independently of one another, or may be combined in various ways. All possible combinations and subcombinations are intended to fall within the scope of this disclosure. In addition, certain method, event, state, or process blocks may be omitted in some implementations. The methods, steps, and processes described herein are also not limited to any particular sequence, and the blocks, steps, or states relating thereto can be performed in other sequences that are appropriate. For example, described tasks or events may be performed in an order other than the order specifically disclosed. Multiple steps may be combined in a single block or state. The example tasks or events may be performed in serial, in parallel, or in some other manner. Tasks or events may be added to or removed from the disclosed example embodiments. The example systems and components described herein may be

configured differently than described. For example, elements may be added to, removed from, or rearranged compared to the disclosed example embodiments.

(136) Conditional language used herein, such as, among others, “can,” “could,” “might,” “may,” “e.g.,” and the like, unless specifically stated otherwise, or otherwise understood within the context as used, is generally intended to convey that certain embodiments include, while other embodiments do not include, certain features, elements and/or steps. Thus, such conditional language is not generally intended to imply that features, elements and/or steps are in any way required for one or more embodiments or that one or more embodiments necessarily include logic for deciding, with or without author input or prompting, whether these features, elements and/or steps are included or are to be performed in any particular embodiment. The terms “comprising,” “including,” “having,” and the like are synonymous and are used inclusively, in an open-ended fashion, and do not exclude additional elements, features, acts, operations and so forth. Also, the term “or” is used in its inclusive sense (and not in its exclusive sense) so that when used, for example, to connect a list of elements, the term “or” means one, some, or all of the elements in the list. Conjunctive language such as the phrase “at least one of X, Y, and Z,” unless specifically stated otherwise, is otherwise understood with the context as used in general to convey that an item, term, etc. may be either X, Y, or Z. Thus, such conjunctive language is not generally intended to imply that certain embodiments require at least one of X, at least one of Y, and at least one of Z to each be present.

(137) The term “and/or” means that “and” applies to some embodiments and “or” applies to some embodiments. Thus, A, B, and/or C can be replaced with A, B, and C written in one sentence and A, B, or C written in another sentence. A, B, and/or C means that some embodiments can include A and B, some embodiments can include A and C, some embodiments can include B and C, some embodiments can only include A, some embodiments can include only B, some embodiments can include only C, and some embodiments include A, B, and C. The term “and/or” is used to avoid unnecessary redundancy.

(138) The term “about” is used to mean “approximately.” For example, the disclosure includes, “In some embodiments, the difference between the first distance **64***a* and second distance **64***b* is about a few millimeters.” In this context, “about a few millimeters” is used to mean “approximately” a few millimeters. A range of 1-10 millimeters falls into an acceptable range and interpretation of “about a few millimeters,” as used in this disclosure.

(139) The term “substantially” is used to mean “completely” or “nearly completely.” For example, the disclosure includes, “When the wallet is in the open position, the flexible member may be configured to lay substantially flat . . . ” In this context, “substantially flat” is used to mean that the flexible member may lay “completely” flat or “nearly completely” flat, and fall into the understanding of “substantially” as used in this disclosure. It is understood that the flexible member may or may not lay “completely” flat, depending on a number of factors, including position of the elastic band and number of cards coupled to the identification window and/or second external pocket. In many embodiments, when the wallet is in the open position, the flexible member may be considered to lay substantially flat.

(140) While certain example embodiments have been described, these embodiments have been presented by way of example only, and are not intended to limit the scope of the inventions disclosed herein. Thus, nothing in the foregoing description is intended to imply that any particular feature, characteristic, step, module, or block is necessary or indispensable. Indeed, the novel methods and systems described herein may be embodied in a variety of other forms; furthermore, various omissions, substitutions, and changes in the form of the methods and systems described herein may be made without departing from the spirit of the inventions disclosed herein.

Claims

1. A wallet comprising: a flexible member having a personal card receiving surface and a back surface facing opposite the personal card receiving surface, the flexible member configured to securably couple at least one personal card along the personal card receiving surface within an internal portion of the flexible member, wherein the flexible member comprises: a first pocket configured to retain the at least one personal card in place with respect to the personal card receiving surface; and a second pocket configured to retain an identification card, the second pocket comprising an identification window; and a pull tab coupled to the flexible member and located opposite the first pocket, the pull tab configured to move between a first position and a second position, wherein in the first position the at least one personal card is retained within the wallet, and in the second position the at least one personal card is at least partially protruding from the wallet.
2. The wallet of claim 1, further comprising an opening in the flexible member, wherein the pull tab is configured to extend from the opening.
3. The wallet of claim 2, wherein the pull tab defines a first portion and a second portion, wherein in the first position, the first portion of the pull tab is configured to extend from the opening and the second portion of the pull tab is located at least partially within the flexible member, and the at least one personal card is retained within the wallet, and wherein in the second position, the first portion of the pull tab and the second portion of the pull tab are configured to extend from the opening, and the at least one personal card is configured to at least partially protrude from the wallet.
4. The wallet of claim 1, wherein the pull tab is coupled to an interior surface of the flexible member.
5. The wallet of claim 1, wherein at least one of the first pocket and the second pocket includes a stitched edge.
6. The wallet of claim 1, further comprising a third pocket located on the back surface of the flexible member and configured to receive the at least one personal card, the third pocket comprising an open clearance area configured to receive a user's finger to thereby push the at least one personal card out of the third pocket such that the at least one personal card may be removed from the wallet.
7. The wallet of claim 1, wherein the identification window includes an aperture configured to allow a user to contact the identification card retained within the second pocket.
8. The wallet of claim 3, wherein the first portion comprises a first material and the second portion comprises a second material.
9. The wallet of claim 8, wherein the flexible member comprises the first material.
10. The wallet of claim 8, wherein the first material is different from the second material.
11. The wallet of claim 3, wherein the pull tab is configured to move from the first position to the second position when the first portion of the pull tab is pulled away from the opening in the flexible member.
12. The wallet of claim 11, wherein the pull tab is configured to move from the second position to the first position when the at least one personal card is inserted into the wallet.
13. The wallet of claim 1, wherein the first pocket comprises a shell having a receiving surface and a back surface facing opposite the receiving surface, the shell configured to securably couple the at least one personal card along the receiving surface within an internal portion of the shell.
14. The wallet of claim 13, wherein the shell comprises a first side wall, a second side wall located opposite the first side wall, and a bottom side wall extending between the first side wall and the second side wall, whereby the first side wall, the second side wall, and the bottom side wall are configured to retain the at least one personal card in place with respect to the receiving surface.
15. The wallet of claim 13, wherein the shell is coupled to the flexible member along the personal card receiving surface such that the back surface of the shell is located adjacent the personal card

receiving surface of the flexible member.
16. The wallet of claim 14, further comprising at least one protruding portion coupled to the first side wall, the at least one protruding portion configured to receive and retain the at least one personal card.
17. The wallet of claim 16, wherein the at least one protruding portion is coupled to the first side wall and configured to move away from the second side wall.
18. The wallet of claim 13, wherein the shell comprises a radio frequency identification (RFID) blocking material.
19. The wallet of claim 13, wherein the shell comprises a front retaining surface extending around at least a portion of a perimeter of the personal card receiving surface.
20. The wallet of claim 19, wherein the front retaining surface extends substantially parallel to the personal card receiving surface and is configured to cover at least a portion of a front surface of the at least one personal card received by the shell.