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Charlie Financial - Banking for the 62+ community

Charlie offers a Charlie Demand Deposit Account with a Charlie Visa ® Debit Card through our partner bank, Sutton Bank, Member FDIC. Charlie is a financial service designed specifically for people 62 and older. A big focus is protecting your money and keeping your account safe.

Support - Charlie

Did you know about Charlie text commands? Simply send a command to 62345, and we'll assist you! Text 'sleep' to temporarily lock your card and protect it from unauthorized transactions. Your recurring payments will still be processed. Text 'wake' to unlock your card when you're ready to use it again.

Download Charlie

Access to Social Security 3-5 days early. Charlie is not a bank. Banking services provided by Sutton Bank, member FDIC.

Join Charlie

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FraudShield - Charlie

Comprehensive, personalized financial protection built exclusively for the 62+. Charlie is not a bank. Banking services provided by Sutton Bank, member FDIC.

Legal - Charlie

Explore Charlie's eSign, privacy, terms & conditions, and cardholder agreement policies. Stay legally informed with Charlie.

Sutton In Charlie

Charlie provides you with financial services like early payment and fraud protection, while Sutton Bank holds customer deposits, something it has been doing since 1878.

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Social Security Payment Changes in 2025 & COLA Explained

Discover the 2025 Social Security payment changes. Learn how the 2.5% COLA increase affects your benefits and what it means for your finances.

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