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SVP of Growth & Distribution Nick leads Charlies focus on partnerships and marketing, identifying ways to partner with other leading consumer brands that cater to the 62+ community. Previously, Nick served in leadership roles with Clearcover, American Family Insurance and the Medicare division of UnitedHealth Group, the countrys largest health insurer. As a father to one child with Down Syndrome and another child with Autism, Nick is an advocate for individuals with disabilities and special needs. Hes actively involved with various non-profits, including serving on the Board of Directors and Board President for the Ronald McDonald House. Hes also an avid sports fan and outdoor enthusiast, where he serves as a coach for various youth sports. As part of signing up for Charlie, you authorize future Social Security payments to be deposited into your Charlie Account. Charlie then sends a secure, electronic request to the Social Security Administration, which typically takes 1-2 weeks to process. You will receive notifications from both Charlie and the Social Security Administration once the update is complete, confirming that future payments will go to your Charlie Account! The destination of your direct deposit will be listed as Sutton Bank on SSA.gov, which is our partner bank. Charlie Accounts are insured up to \$250,000 through Sutton Bank, Member FDIC. In the meantime, you will continue to receive Social Security payments to your current account on file with the Social Security Administration. Welcome to another edition of Charlie FraudWatch, the newsletter that helps protect you from the multitude of scams targeted at the 62+ community. Of course you are doing everything you can to avoid being scammed, but what happens if you find yourself among the millions of Americans that fall victim to fraud annually? If you suspect that you've been scammed, it's crucial to act promptly and strategically. This article outlines steps to take if you find yourself in this distressing situation. Step 1: Immediate Action to Limit Damage Contact Financial Institutions: Immediately reach out to your bank or credit card company to report suspected fraud. This action can prevent further unauthorized transactions. Make sure you use the contact number on your bank card. Be wary of anyone calling as a representative from your bank that asks for your personal information. Change Online Passwords: If the fraud involves online accounts, change your passwords immediately. Ensure your passwords are memorable, but also unique from other passwords youve used. It can be challenging for anyone to keep all of that information in your head, so you might consider a password storage app like 1password. DO NOT store your passwords on a piece of paper or in the unsecure notes app on your phone. Step 2: Report the Fraud Report to Authorities: Contact your local police department to file a report. While they might not always be able to take direct action, having a report on file is crucial to have the incident documented. Notify National Agencies: Consider reporting the incident to the Federal Trade Commission (FTC) through IdentityTheft.gov or the National Fraud Information Center. These agencies compile fraud data and provide resources for recovery. If its happened to you, it could be happening to countless other Americans, and the FTC can help drive awareness. Step 3: Credit Bureau Notification Contact Credit Bureaus: Reach out to the three major credit bureaus (Equifax, Experian, and TransUnion) and place a fraud alert on your credit reports. This alert will make it harder for fraudsters to open accounts in your name. Consider a Credit Freeze: For added security, you might want to initiate a credit freeze, which completely restricts access to your credit reports. Freezing your credit still allows you to use your credit cards - it just prevents others from setting up new cards in your name. Visit this page on charlie.com to learn more about how to freeze your credit. Step 4: Monitor Your Accounts Regularly Review Statements: Keep a close eye on your bank and credit card statements for any unauthorized transactions. If you have a Charlie Account, you can enable Text Me All Transactions to receive real-time transaction notifications via SMS. Check Credit Reports: Obtain and review your credit reports regularly for any suspicious activity or unfamiliar accounts. Visit this page on charlie.com to learn more about how to obtain your credit reports. Step 5: Seek Professional Advice Consult Legal Counsel: If the fraud is extensive, consider consulting a lawyer who specializes in fraud or identity theft. They may be in a position to help you recover the funds or stop any further losses. Financial Advisor Consultation: Talk to your financial advisor for guidance on safeguarding your assets and revising your financial plan if necessary. Step 6: Stay Informed and Educated Community Resources: Participate in community programs or workshops focusing on fraud awareness and prevention. Educate Yourself: Stay updated on common fraud schemes targeting the 62+ community. Knowledge is a powerful tool in preventing future fraud. Signing up for this newsletter is a good start! Conclusion Experiencing financial fraud can be a distressing and perilous experience, especially for retirees who have worked hard to secure their financial future. However, by taking immediate action, reporting the fraud, closely monitoring your financial accounts, and staying informed, you can navigate through this challenging time and take steps to prevent future occurrences. Remember, vigilance and prompt action are key to minimizing the impact of financial fraud. Thanks for reading, Tony from Team FraudWatch! S. If you find this article valuable, please share it to a friend or relative. Were in this together! Charlie is a financial technology company, not a bank. Banking services provided by Sutton Bank, Member FDIC. The Charlie Visa Debit Card is issued by Sutton Bank, pursuant to a license from Visa U.S.A. Inc. Visa is a registered trademark of Visa, U.S.A. Inc. All other trademarks and service marks belong to their respective owners. Please see our legal page for more information about policies including the Charlie eSign Agreement, Privacy Policy, Terms & Conditions, and Cardholder Agreement. Your California Privacy Rights We may share your personal information with third parties for their direct marketing purposes. California residents with an established business relationship with us are permitted by California law to request once a year information about the manner in which we shared certain categories of information with others for their marketing purposes during the prior calendar year. Please email us at privacy@charlie.com to request this information. Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions or any transactions not processed by Visa. Individual replacement fund amounts are provided on a provisional basis and may be withheld, delayed, limited, or rescinded by your issuer based on factors such as gross negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim and account standing and history. You must notify your financial institution immediately of any unauthorized use. Transaction at issue must be posted to your account before replacement funds may be issued. For specific restrictions, limitations and other details, please consult your issuer. Earnings Credit Reward is not the obligation of any bank and is not paid by Sutton Bank. The Earnings Credit Reward is not interest and is offered at the sole discretion of Charlie. Social Security survivor benefits provide financial assistance to surviving spouses and family members, offering a range of benefits, including monthly payments and lump sum benefits. It can make a huge difference in maintaining financial stability when dealing with the loss of a loved one. Keep reading to learn who qualifies for survivor benefits, how much you can expect to receive, the application process, and how these benefits compare to life insurance options. Your age, whether you're married, and if you have any disabilities all affect eligibility for benefits and when you can start receiving them. Spouses and Ex-Spouses Let's look at the basic requirements for survivor benefits if youre married now or were in the past: Requirement | Details | | --- | | Age | You must be 60 or older, or between 50 and 59 with a disability. | How long you were married | Your marriage must have been at least 9 months before your spouse's death. | Remarriage | You cant have remarried before age 60 (or age 50 if disabled). | Divorced spouses | Your marriage had to last at least 10 years. [One exception to these survivor benefit qualifications exists: if you're caring for a child of the person who died, you might qualify regardless of how long you were married or how old you are. When Children Can Receive Survivor Benefits] child whose parent died might qualify if they're not married, and they're Age 17 and younger. Between 1819 and enrolled in school (K12) full time. Any age if they developed a disability at 21 or younger. Married children, stepchildren, adopted children, grandchildren, and stepgrandchildren may also qualify under certain circumstances. Adult Children with Disabilities Adult children who became disabled before their 22nd birthday might qualify if their parent has passed away. It's a safety net that recognizes some folks need ongoing support well into adulthood. Parents Who Depended on Their Child If you're 62 or older and your child who died was helping support you financially, you might qualify, too. Nobody wants to think about losing a child, but it's good to know help is available. How Much You Could Get in Survivor Benefits What you can receive after a spouse passes away depends on how much the family member who died worked and earned. Plus, if you're 65 or older, or you have a disability or serious kidney disease, you might also get Medicare coverage based on their work record. To find out exactly what you'd get, call the Social Security office at 1-800-772-1213. You'll need the Social Security number of the deceased person. If you don't have that, you'll need to provide other details, such as their birth date and their parents' names. What Spouses and Divorced Spouses Can Get Timing matters here. For spouses and former spouses, your payments begin at about 71% of what your spouse was getting, but they go up the longer you wait to start collecting. Here's how it breaks down: Over 75% at age 61. Over 80% at age 63. Over 90% at age 65. Up to 100% at your Full Retirement Age for Survivor benefits (between ages 6667). For example, lets say your spouse was getting \$2,000 every month from Social Security. If you start getting survivor payments at 61, you'd receive about \$1,500 monthly. Wait until 65, and you're looking at roughly \$1,800. Once you reach your full retirement age, you get the entire \$2,000. What Children Get Children typically receive 75% of what the parent was receiving. But survivor benefits have something called a "family maximum." This cap limits the total amount one family can receive overall. If that cap applies, your payment might be reduced. The good news is that former spouses dont count toward the limit. Handling Multiple Types of Benefits If you qualify for survivor payments and another kind of Social Security benefit, you can't get both. You'll pick one the Social Security Administration (SSA) won't combine them. But here's the clever part: you can change your mind later. For instance, you might start with survivor benefit payments and then switch to your retirement benefits at age 70 when that amount reaches its highest point. A One-Time Lump-Sum Death Payment Spouses or some young children might get a single payment of \$255 when someone dies. Although it's not a substantial amount, it can help cover some immediate expenses. We'll go into more detail about this in a moment. How to Apply for Social Security Survivor Benefits If you're already getting family benefits, you usually don't need to apply for survivor benefits. Your benefit type and amount are automatically updated, which is one less headache to deal with. For everyone else, applying can feel pretty overwhelming, but the Social Security office is there to guide you through it. Call 1-800-772-1213 to request an appointment to apply for survivor benefits. Provide required documentation, such as proof of marriage and the deceaseds Social Security number. When scheduling, the SSA will let you know if your appointment can be conducted over the phone or in person. What You'll Need to Apply Social Securitys checklist of information they need is quite long, and it's smart to start collecting these documents before your appointment. Weve simplified the required documents in the following list: Your Social Security number. Where you were born (city, state, country). Jobs you've had in the past 5 years. When and where you got married (current or past marriages). Your spouse's or former spouse's Social Security number and date of birth. Your bank's routing number and account number for direct deposits. Names of any children who might qualify. The One-Time Lump Sum Payment Surviving spouses might qualify for a one-time \$255 death payment from Social Security. If there's no spouse, it may go to a child instead but only in certain cases. Most kids must be 17 or younger to qualify, though full-time high school students can be covered up to age 19. A disabled child may qualify up to age 22. Even a spouse who lives somewhere else might qualify if they can get benefits based on the deceased person's work record. Just remember: you must apply for this money within two years of the family member's death, or you'll miss out completely. Survivor Benefit Plan vs. Life Insurance: What's the Difference? There are several different ways to provide financial protection for your family, including the military's Survivor Benefit Plan (SBP) and regular life insurance policies. Note that SBP coverage is completely different from Social Security survivor benefits. The SBP is specifically for military families and provides monthly payments to your spouse or children after you die. Life insurance pays your family a lump sum of money all at once, and you can adjust your coverage as your needs change over time. For many military families, having both types of protection makes excellent sense. The SBP provides monthly income, while life insurance handles immediate expenses and offers additional financial security. Each option has its advantages and drawbacks, and you'll want to think carefully about your needs and situation before making a decision. Working with a financial advisor who understands military benefits can help you determine the best combination for your family's situation. FAQ When a Spouse Dies, How Much Social Security Does the Survivor Get? The amount of survivor benefits you get through Social Security depends on when you start collecting and your spouse's benefit amount. You can receive anywhere from about 71% to 100% of the benefit amount. When Can I Collect My Deceased Ex-Husband's Social Security? If your ex-husband passes away, you can get help from survivor benefits from Social Security at age 60, or age 50 if you're disabled. You must have been married for at least 10 years and can't have remarried before age 60. The benefit amount follows the same rules as current spouses, starting at around 71% and increasing to 100%. Is Survivor Benefit Plan (SBP) Better Than Life Insurance? The Survivor Benefit Plan and life insurance arent interchangeable, and one isnt automatically better since they serve different purposes. The military's SBP provides your family monthly payments that last for life, while life insurance provides a large lump sum of money all at once that your family can use however they choose. In some cases, having both can offer more security. Content in the Customer Resource Center is for informational purposes only, and you should not construe any such information or other material as legal, tax, investment, financial, or other advice. Charlie is a financial technology company, not a bank. Banking services provided by Sutton Bank, Member FDIC. The Charlie Visa Debit Card is issued by Sutton Bank, pursuant to a license from Visa U.S.A. Inc. Visa is a registered trademark of Visa, U.S.A. Inc. All other trademarks and service marks belong to their respective owners. Please see our legal page for more information about policies including the Charlie eSign Agreement, Privacy Policy, Terms & Conditions, and Cardholder Agreement. Your California Privacy Rights We may share your personal information with third parties for their direct marketing purposes. California residents with an established business relationship with us are permitted by California law to request once a year information about the manner in which we shared certain categories of information with others for their marketing purposes during the prior calendar year. Please email us at privacy@charlie.com to request this information. Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions or any transactions not processed by Visa. Individual replacement fund amounts are provided on a provisional basis and may be withheld, delayed, limited, or rescinded by your issuer based on factors such as gross negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim and account standing and history. You must notify your financial institution immediately of any unauthorized use. Transaction at issue must be posted to your account before replacement funds may be issued. For specific restrictions, limitations and other details, please consult your issuer. Earnings Credit Reward is not the obligation of any bank and is not paid by Sutton Bank. The Earnings Credit Reward is not interest and is offered at the sole discretion of Charlie. New feature! A little extra time to react, for complete peace of mind! Scammers prey on artificial urgency, causing victims to make rash decisions. Fraudsters take advantage of our busy lives when were distracted. SpeedBump activates when youre most at risk for fraud - adding a new payee, scheduling a large transaction, or when your account is accessed from a new device. We pause money movement, and notify you immediately via text and email, giving you extra time to act. Deposits held at Sutton Bank, Member FDIC. Charlie provides you with financial services like early payment and fraud protection, while our partner Sutton Bank holds customer deposits. As an FDIC-insured bank, Sutton Bank is backed by the full faith and credit of the U.S. Government. Charlie is a financial services company, not a bank. Banking services provided by Sutton Bank, Member FDIC. Charlie Accounts are eligible for pass-through FDIC insurance up to \$250,000 per ownership category, should Sutton Bank fail. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply. Personalize your Charlie debit card with photos of your loved ones. Get a free Family Photo Card when you sign up with Charlie today. In order to receive a Family Photo Card, you need to have a Charlie account. Upload a personal photo that you own or have permission to use. Your photo will be reviewed to ensure it meets Charlies and Visas photo guidelines. Move your Social Security Direct Deposit over to Charlie and no matter when you receive payments, Charlie will make your payment available 3-5 days early. Blocks all card activity and ATM withdrawals. Allows recurring transfers. Nothing happens on your account without your knowledge! We text you all transactions in and out of your account. Dont shop online? No problem. You can block all online transactions and choose to keep Amazon and Walmart. Identify if youve been sent a fraudulent link to Charlie by uploading a photo that stays on your home at all times. Sign up! The less misunderstandings, the better. How do we get there? We serve you - our U.S. clients - with U.S.-based customer care. Your savings deserve a boost, which is why we pass on 3% earnings on average monthly balances.\*\* More for you to spend and enjoy, exactly how you decide.\* One-time fees include out-of-network ATM fees and second replacement card fees. See cardholder agreement for full fee schedule. Your time is here to enjoy not worry about your savings. Thats why Charlie accounts are insured up to \$250,000 through our partner bank, Sutton Bank, Member FDIC.\*\* Earnings Credit Reward is not the obligation of any bank and is not paid by Sutton Bank. The Earnings Credit Reward is not interest and is offered at the sole discretion of Charlie. If your payment is typically scheduled for the 2nd, 3rd, or 4th Wednesday of the month, you can expect your payment to be deposited into your Charlie Account on the Friday before the scheduled Wednesday payment. If your payment is typically scheduled for the 3rd of the month, you will receive payments 3 business days early, meaning you will automatically receive payments before the 1st of every month. Regardless of which day you receive Social Security each month, payments are typically deposited into Charlie Accounts around 1pm CT. Charlie offers a Charlie Demand Deposit Account with a Charlie Visa Debit Card through our partner bank, Sutton Bank, Member FDIC. You can use your Charlie Visa Debit Card anywhere that accepts Visa and send checks via Charlie.com. You can also access a network of over 55,000 fee-free Allpoint ATMs at major retailers like Target, CVS, and Walgreens. Charlie FraudShield is a comprehensive set of personalized fraud prevention services, built exclusively for the 62+. You can customize your FraudShield settings to match the way you live. Charlie keeps your money safe so that you can have the peace of mind you deserve to focus on the moments that matter. Charlie protects you from fraud even if you have not enabled any FraudShield services. FraudShield allows you to have even more control over how we protect your account. You can visit the FraudShield homepage to learn more, and to set up these services. Charlie Accounts are insured up to \$250,000 through Sutton Bank, Member FDIC. Charlie Visa Debit Cards also come with Visas Zero Liability Policy (1). Further, our systems have undergone rigorous security testing, and we employ state-of-the-art identity protection and 24/7 transaction monitoring services. Anything else? Email Charlie here.

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