

BayPort SPRING & SUMMER 2025 Breeze

BayPort Kicks Off April Financial Literacy Month with Tips to Keep Your Money Safe

Financial scammers are becoming increasingly sophisticated, targeting people of all ages and backgrounds. Here are some security tips to help you and your loved ones stay safe.

Be Suspicious of Unsolicited Messages

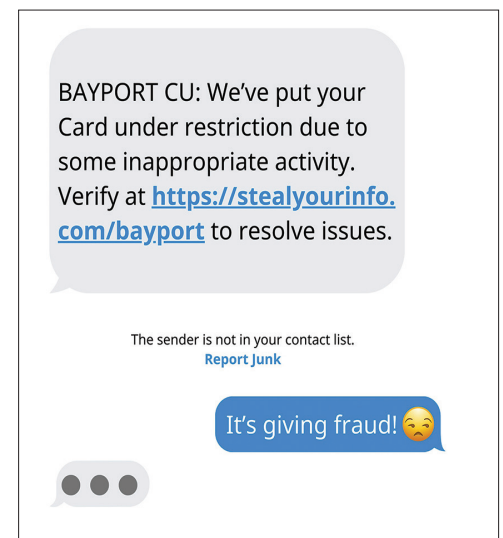
Never click on links from anyone claiming to be from BayPort. Scammers can use sophisticated technology to make fraudulent phone numbers appear as BayPort. We will never contact you requesting account numbers, login info, credit card numbers, SSNs, PINs, or any other sensitive information!

Monitor Online Banking & Financial Statements

Regularly check your bank and credit card statements for unusual transactions. If you spot anything suspicious, report it immediately.

Beware of Phishing Scams

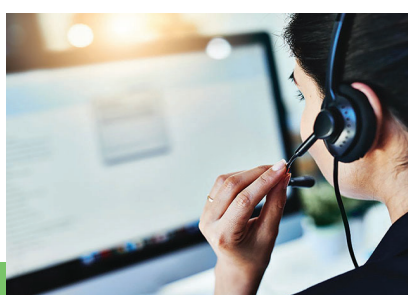
Verify the sender. Check email addresses or phone numbers carefully to ensure they match those of legitimate organizations. By staying vigilant and following these tips, you can greatly reduce the risk of falling victim to a financial scam. For more security tips, please visit bayportcu.org/security.



Take a Break with Skip-A-Payment!

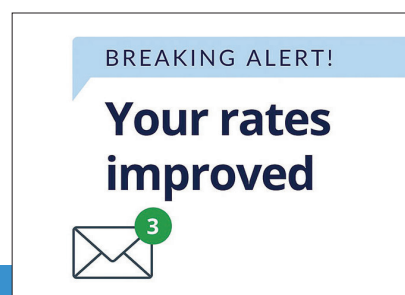
Hit pause on your monthly loan payment with our Skip-A-Payment program. It only takes minutes to conveniently put in your request online—right from home or on the go with your mobile device.

Visit bayportcu.org/borrow/skip-a-payment to learn how!



Introducing Talkdesk

BayPort has partnered with Talkdesk to help power our Contact Center. Talkdesk is a global cloud contact center leader for modern AI-powered customer service. Talkdesk will help us respond to member inquiries faster and more efficiently while providing a more personalized experience to our members.



5th Year Winning in all Four Social Responsibility Awards

BayPort is recognized by the Virginia Credit Union League in four categories for our youth and adult financial education outreach, member services, and community activities. BayPort won 1st place for launching Get My Rate, a new loan pre-qualification technology.



3.99% APR* Home Equity Line of Credit

BayPort lets you borrow up to 100% of your home equity!

Use promo code **EQUITY**.

*APR = Annual Percentage Rate. Certain restrictions and terms may apply. Interest rates are subject to change without notice. The promotional rate of 3.99% is good for 9 months once an advance has been made during the promotional period of April 1 - June 30, 2025. As of March 31, 2025, rates following the promotion period are 6.49% - 11.04% based on creditworthiness. Call or check website for updated rates.

Call for Nominations

The BayPort Credit Union Nominating Committee is now accepting nominations for the 2026 Board of Directors. Dinetta Hill has been appointed to chair this year's Nominating Committee. The committee will present nominations for the Board of Directors for BayPort Credit Union. Serving on the committee with Dinetta Hill are Darlene Dawkins, Craig Holley, Jennifer Miller, and Pam Rowe.

Applications must be received by the close of business on Friday, August 1, 2025. Terms are three years, and all members are eligible to apply. Nominations must be in writing and mailed to:

BayPort Credit Union
ATTN: BayPort Nominating Committee
One BayPort Way, Suite 350
Newport News, VA 23606

BayPort's 97th Annual Meeting Broadcast Recap

Each year, the purpose of BayPort's Annual Meeting is to provide a meaningful recap of the work we're doing for our members and communities.

We are happy to announce the three nominees serving a 3-year term on BayPort Credit Union's Board of Directors:

- ✓ Suzanne M. Beckstoffer, Incumbent
- ✓ Maureen H. Davis, Incumbent
- ✓ Craig Holley, Jr., Incumbent

Members who registered to watch were entered to win one of three cash prizes of \$1,000, \$750, and \$500. Congratulations to our winners!

- ✓ Chayla, Newport News – \$1,000
- ✓ Angie, Newport News – \$750
- ✓ Erin, Yorktown – \$500

To view the 2025 Annual Meeting Broadcast or read the 2024 Annual Report, visit bayportcu.org/about/news.



BayPort Announces \$25,000 Sponsorship of Newport News Public Schools' Office of Youth Development, Family and Community Engagement Division



The Family and Community Engagement (FACE) division of Newport News Public Schools provides research-based programs and initiatives to increase family and community engagement. BayPort's \$25,000 donation helps support a quarterly series that addresses critical issues affecting families, as well as other youth empowerment conferences held throughout the year.

BayPort's remaining funds will be used to establish a youth development grant that will be available to schools to cover expenses associated with school-based youth development projects. BayPort is proud to support FACE's mission in creating a culture that engages every student and their family.

Celebrate April Financial Literacy Month and America Saves Week!

April is U.S. Financial Literacy Month and we're inviting our members and communities to join us for any of our free virtual workshops, which are hosted live on Facebook and Zoom. Whether you want to spring clean your debt or build an emergency savings fund, BayPort has a tailored workshop for you.

BayPort also invites you to join us for America Saves Week from April 7-11. Dedicate the week to pause and do a financial check-in. Each day on our social media and website, we'll share tips to help you increase your savings to become a more financially confident you! Visit www.bayportcu.org/events to view our calendar and register today.



Could you be our next Credit Score Member of the Month?

Increasing your credit score by 5 or more points could lead to better offers, lower rates and a chance to win \$1,000 towards paying down your BayPort debt! Our latest Credit Score Member of the Month, Emma, is proof that small changes lead to big rewards.



With each new month comes a new winner. Will you be next? Register for Credit Score in Online Banking for your chance to win! See our website for details.



Planning for a Successful Retirement

BAYPORT FINANCIAL RETIREMENT WORKSHOP



Belinda G. Moss, Ph.D
"Retirement in the 'Easy Flow'"
PB Success Unlimited, Inc.



Lisa Walker
"Medicare & Medigap:
What You Need to Know" Bay Aging



Eileen Churchill
"Medicare & Medigap:
What You Need to Know"
Senior Services of Southeastern Virginia



P. Robert Asercion, Esq.
"Trusts & Their Effectiveness"
Weisberg & Weisberg, PLLC



Margaret Taylor, MBA, CRPC®
"Retirement Basics:
Preparing for the Future"
BayPort Financial,
available through Osaic
Institutions, Inc.



RSVP at bayportcu.org/investments-retirement/

*Investment and insurance products and services are offered through Osaic Institutions, Inc., Member FINRA/SIPC. BayPort Financial is a trade name of BayPort Credit Union. Osaic Institutions is not affiliated with Bay Aging, BayPort Credit Union, PB Success Unlimited, Inc., Senior Services of Southeastern Virginia, or Weisberg & Weisberg, PLLC. Products and services made available through Osaic Institutions are not insured by the NCUA or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any credit union or credit union affiliate. These products are subject to investment risk, including the possible loss of value.



Inside Business
The Hampton Roads Business Journal

PRSRT STD
US Postage
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Norfolk, VA
Permit #287

One BayPort Way, Suite 350
Newport News, VA 23606

Holiday Schedule

BayPort Branches will be closed
in observance of:

Memorial Day: Monday, May 26

Juneteenth: Thursday, June 19

Independence Day: Friday, July 4

Labor Day: Monday, September 1

Columbus Day/ Indigenous

Peoples' Day: Monday, October 13

This Spring, Enjoy 5% Cash Back or 3x Rewards on Your DIY Home Improvements!

Use your BayPort Mastercard® to receive 5% Cash Back or 3x
Rewards on home improvement purchases until June 30, 2025.*
Learn more at bayportcu.org/borrow/credit-cards.

*Qualifying purchases less credit, returns, and adjustments. All net purchases in excess of \$1,500 per quarter will earn the standard reward. Eligible merchants and associated merchant category codes required.



We're here to help and answer your questions.



Call

Our Contact Center can be reached at
(757) 928-8850 or (800) 928-8801. After-
hours support is available for account
information or general questions.



Text

Contact BayPort by texting
(757) 928-8850. Our team is here to assist
with any general inquiries. We're available
M-F 8:30 AM-5:30 PM.



Chat or Email

Start a secure chat in Mobile Banking or
Online Banking Support. We're available
M-F, 8:30 AM-5:30 PM. Members can also
log in and submit a secure email anytime.

Follow @bayportcu on social media to keep up-to-date on the latest news!



Federally insured by NCUA.