

BayPort FALL 2026 Breeze

Pay Down Your Loan. Keep Your Money Within Reach.

What if paying down your loan could also give you access to that money when you need it?

That's the idea behind BayPort's Take Back Loan—a flexible feature that can help you reduce interest while keeping funds available for unexpected expenses.

For example, say you have a Take Back Auto Loan at 6% and an extra \$1,000 in your budget. Instead of putting that money in a low-earning savings account, you could use it to pay down your loan, reducing your outstanding balance and the interest you pay.

Then, if an unexpected car repair or other expense comes up, you can take those funds back.

It's a simple way to put extra money to work while maintaining flexibility—similar to the benefits of a high-rate, no-penalty CD, but with the ability to put your money toward your loan and access it again when you need it.

Want to see how a Take Back Loan could work for you? Stop by a BayPort branch or visit bayportcu.org/borrow/loans-with-take-backs to learn more.



BayPort Named a Top Workplace for Third Consecutive Year

Ranking No. 10 among large companies. BayPort also earned eight additional workplace distinctions, recognizing its commitment to employee well-being, appreciation, flexibility, leadership, professional development, and more.



Supermarket Trips Just Got More Exciting

Use your BayPort Mastercard® to receive 5% Cash Back or Triple Rewards on all grocery store purchases until Dec. 31, 2026.*

*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.



5th Annual Charity Golf Classic Raises More than \$230,000

The BayPort Foundation raised a tournament record of \$232,920, bringing total fundraising to \$1.8 million in just five years. Thanks to our sponsors, players, volunteers, and Platinum supporters: Candescant, Lucro Commercial Solutions, North River Construction, and Velera.



Walk, Run, or Drive with BayPort this Holiday Season!

Join us in Virginia Beach for the BayPort Credit Union Holiday Trail of Lights at the Virginia Aquarium, visit Winterfest On The Wisconsin at Nauticus in Norfolk, or hit the pavement with us at the BayPort Surf-n-Santa 5 Miler on December 12.



Save the Date! Tuesday, February 16, 2027, BayPort's 99th Annual Meeting Broadcast

Meet BayPort's Board Nominees

The information below is presented to acquaint you with the nominees for the Board of Directors. The Nominating Committee conducted the nomination process in accordance with the Credit Union bylaws. Credit Union directors are volunteers, democratically elected by vote of their fellow members, and serve all of us without pay.

Nominations by Petition

The 2026 Nominating Committee has filed nominees to serve on the 2026 Board of Directors. Please review the nominees' brief statement of qualifications and biographical data featured in this edition of the BayPort Breeze. Nominations for vacancies on the Board of Directors may also be made by petition signed by 500 members. Nominations by petition must be received by the Nominating Committee no later than the close of business Monday, November 9, 2026. All forms, including petition forms, may be obtained at any BayPort Credit Union branch. If the number of nominees equals the number of positions to be filled, there will be no election by ballot. There will be no nominations accepted at the Annual Meeting Broadcast.

BayPort Expands Reach with Two New Branches

BayPort is growing our footprint with the opening of two new branches in 2026—our first Richmond-area location and our sixth Virginia Beach location.

In June, BayPort celebrated the opening of our Highland Springs branch at 109 E. Nine Mile Road, our first Richmond-area location and a new home for more than 500 existing local members. The location also features drive-thru YourTeller® interactive teller machines and support offices for Mortgage and Investments.

In August, BayPort celebrated the grand opening of our sixth Virginia Beach branch at 3012 Pacific Avenue, bringing BayPort to the Oceanfront for the first time. The full-service location offers everyday banking, lending, business banking, and investment services and joins five other BayPort branches serving more than 18,000 members throughout Virginia Beach.



Darlene W. Dawkins,
Incumbent

Incumbent, up for re-election, Darlene W. Dawkins was elected to the BayPort Board of Directors in 2024. She is assistant chair of the Budget, Salary and Benefits Committee. She also serves on the Policy, ALM, and Delinquent Loan Committee and the Strategic Planning Committee. A lifelong Hampton Roads resident, Darlene has more than 25 years of experience in public education and currently serves as Coordinator of History and Social Sciences for York County School Division. She holds a Bachelor of Arts in Sociology and Government from William & Mary and a Master's degree in Educational Leadership from Old Dominion University. Through her work in education, Darlene brings a strong perspective on student achievement, educator development, lifelong learning, and serving diverse communities. She is committed to building strong relationships and supporting BayPort's mission and strategic priorities.



Dinetta D. Hill,
Incumbent

Incumbent, up for re-election, Dinetta D. Hill has more than 22 years of public service experience. She currently serves as Assistant Manager in the Cash Management and Investment Division with the Virginia Department of the Treasury, where she manages the Commonwealth's banking service budget and works with state agencies, public bodies, and universities. Previously, Dinetta served as Master Governmental Deputy Treasurer for the City of Newport News. A BayPort member for more than 30 years, Dinetta chairs the Policy, ALM, and Delinquent Loan Committee. Additionally, Dinetta serves on the Strategic Planning Committee and the Technology Committee. She holds an MBA in Management from Strayer University and a Bachelor of Science in Accounting from Old Dominion University. Dinetta is active in the community and is a member of First Baptist Church East End, Virginia Women in Public Finance, Alpha Kappa Alpha Sorority, Inc., and the 20 Pearls Foundation. She is also a certified yoga instructor and resides in Newport News with her adult daughter.

BayPort Foundation Awards \$100,000 in 2026 Scholarships, Announces \$150,000 Expansion for 2027



This year, the BayPort Foundation awarded \$100,000 in scholarships to 35 member students through 12 scholarship programs, helping recipients pursue degrees and certifications at colleges, universities, trade schools, and vocational programs. To view the complete list of our 2026 scholarship recipients, please visit the News & Press section at bayportcu.org.

BayPort is also expanding our scholarship investment. Beginning in January 2027, annual scholarship funding will increase from \$100,000 to \$150,000. The expanded program will increase award amounts and provide greater support for students pursuing a 2x2 educational pathway—completing two years at a community college before transferring to a four-year university. Awards may cover most, if not all, of annual community college tuition costs. The expansion will also provide greater flexibility for working adults.

BayPort is continuing to support the next generation of student members and working adults as they take the next step in their education and careers. The 2027 BayPort Foundation Scholarship Program opens January 2, 2027.



Jennifer M. Miller,
Incumbent

Incumbent, up for re-election, Jennifer Miller has served on the BayPort Board of Directors since 2016 and as Board Secretary since 2021. She currently chairs the Budget, Salary & Benefits Committee and serves on the Strategic Planning Committee. Prior to joining the Board, Jennifer served six years on BayPort's Supervisory Committee. She has worked for Newport News Shipbuilding since 2000 and currently serves as Director of Material Accounting, Rates, Capital and Overhead. Jennifer holds bachelor's degrees in Business Administration and Mathematics from Mary Washington College and an MBA from Old Dominion University. She has served as Treasurer of the Greater Peninsula Swimming Association and as president of the Gildersleeve Middle School PTA. Jennifer is also an active community volunteer and member of the Junior League of Hampton Roads. She resides in Newport News with her husband, Phil, and their two children.



Pamela J. Rowe, PMP®,
Incumbent

Incumbent, up for re-election, Pam Rowe has served on the BayPort Board of Directors since 1991 and currently chairs the Technology Committee. She previously served as Board Chairman from 1997 to 2010 and has held several other leadership positions. Pam also serves on the Policy, ALM, and Delinquent Loan Committee, as well as on the Strategic Planning Committee. A longtime Newport News Shipbuilding employee, Pam retired after more than 48 years of service, holding leadership roles across Human Resources, Information Technology, Finance, Internal Audit, and Process Excellence. She holds an MBA from Old Dominion University and a Bachelor of Science in Information Science from Christopher Newport College and is a certified Project Management Professional (PMP®). Pam has received numerous credit union volunteer and technology awards. She is a member of the Propeller Club of the United States, Port of Newport News, and resides in Hampton with her husband, Dennis.



Named to VSBA Business Honor Roll

BayPort is proud to announce it has been named to the 2026 Virginia School Boards Association (VSBA) Business Honor Roll, following a nomination from Virginia Beach City Public Schools. Learn more at bayportcu.org.



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One BayPort Way, Suite 350
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Holiday Schedule

BayPort Branches will be closed
in observance of:

Columbus Day/Indigenous Peoples' Day: Mon., Oct. 12

Veterans Day: Wed., Nov. 11

Thanksgiving: Thurs., Nov. 26 & Fri., Nov. 27

Christmas Eve: Thurs., Dec. 24, close at 2:00 PM

Christmas: Fri., Dec. 25

New Year's Eve: Thurs., Dec. 31, close at 2:00 PM

New Year's: Fri., Jan. 1

BayPort Invests \$25,000 in NNPS Students & Families for Third Year

BayPort is proud to continue supporting Newport News Public Schools through a \$25,000 sponsorship for the 2026–2027 school year. We also teamed up with the Norfolk Tides to collect 100 pounds of school supplies for students and families.



We're here to help and answer your questions.



Contact Center

Call (757) 928-8850 or (800) 928-8801.
After-hours support is available
if you need account information or
have a general question.



bayportcu.org

Visit our website to make a **branch
appointment, chat** or find BayPort
branch or ATMs locations.



Email

BayPort members can log in to Online
Banking Support and **submit a secure
message** anytime. We'll respond shortly.

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



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