

BayPort WINTER 2021 Breeze

At BayPort, Checking Rhymes with Cha-Ching

You have a lot of options when it comes to finding the best place to stash your hard-earned money. If you're weighing the options between banks, then say hello to a smarter choice.

Two ways to earn way more.

High Yield Checking

2% APY on average daily balances up to \$15,000*

Cash Back Checking

2% on debit card purchases up to \$8 per month**



To earn your rewards, simply elect to receive eStatements, make 15 or more debit card purchases per month, and make one monthly ACH Debit (payment) or ACH Credit (direct deposit). Plus, enjoy Nationwide ATM fee refunds up to \$15 per month, no minimum balance requirements, contactless debit card technology, and free access to your FICO score and credit report. Visit our website to learn more. Use the Promo Codes: **\$GAINS** or **MYCASH** upon application.

Certain restrictions apply. *APY = Annual Percentage Yield. If requirements are not met, the entire account balance will earn the rate disclosed for balances \$15,000 and over on our Rates Schedule. **No cash back reward given if qualifications are not met.



Don't Miss a Date in 2021

Mention you read it here and receive a **free** 2021 wall calendar. Now in a branch near you!



Start sending money with Zelle®

A convenient way to send money between bank accounts in the U.S. Available now in the BayPort Mobile Banking app or Online Banking.

Fast. Safe. Easy.



5% Cash Back Categories

Earn 3% cash back on the first \$3,000 in purchases plus an extra 2% each quarter on a new category.*

GROCERIES: Jan. 1 - March 31

*Qualifying purchases less credit, returns, and adjustments. All net purchases in excess of \$3,000 per quarter will earn the standard 1% cash back. Eligible merchants and associated merchant category codes required.



Holiday Schedule

Branches will be closed on Monday, January 18, 2021 in observance of Martin Luther King Jr. Day.

Let BayPort Financial Help You Plan for Retirement

We are dedicated to helping you meet your retirement planning, estate planning and investment management needs. Call to schedule your complimentary review today.



Mark McKnight, CRPC®
757-928-8931



Margaret Taylor, CRPC®
757-595-2147



Schedule your complimentary consultation.

Visit our website:

<https://www.bayportcu.org/protect/investments-retirement/>

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. Newport News Shipbuilding Employees' Credit Union (NNSECU) has contracted with CFS to make non-deposit investment products and services available to credit union members. BayPort Credit Union is a DBA name for NNSECU.

2021 Virtual Annual Meeting Announcement

Instead of our traditional in-person gathering, the 2021 Annual Meeting is hosted online in order to help protect our members and partners through the COVID-19 crisis. Members can join us at 7:00 p.m. on Tuesday, February 16, 2021 via video by a link provided on BayPort's website.

The purpose of the Annual Meeting is as follows:

- To hear annual reports of Officers and Committees
- To elect four (4) Directors to serve for the period of three (3) years.

The 2021 Board Nominees are:

Katina L. Keener
Pamela J. Rowe, PMP®, Incumbent
Paul F. Willis, Jr., Incumbent
George C. Wiatt, Jr., CCUE®, CCUV®, Incumbent
Dinetta D. Hill
Jennifer M. Miller, Incumbent
Anthony J. Markun

Vote in-person for your 2021 Board of Directors at any BayPort branch location near you (except 50th Street) from January 15 to February 15, 2021. Or you may vote absentee by calling our contact center and using your online banking email to vote by DocuSign. Voting will close at 5 p.m. on February 15, 2021.

The meeting begins promptly at 7:00 p.m. The 2020 Annual Report will be available to download from our website prior to the meeting and available in branches on February 17, 2021. Please visit our website for more information.

Board of Directors

Suzanne M. Beckstoffer, *Chairman*
Pamela J. Rowe, PMP®, *First Vice Chairman*
Theodore L. Stewart, Sr., *Second Vice Chairman*
Maureen H. Davis, *Secretary/Treasurer*
Nancy P. Hill, *Assistant Secretary*
Ray C. Bagley
Mary A. Campbell
Mary L. Cullen
Jennifer M. Miller
LeMeshia M. Steele
G. C. Wiatt, Jr., CCUE®, CCUV®
Paul F. Willis, Jr.
Thomasina R. Wright



Meet Belinda! Your 2021 Virtual Wellness Guide

Whether you're just starting out or a seasoned pro, our 2021 virtual wellness series is designed to help you reach your goals and learn a lot along the way.

Join us online with our Financial Educator on topics ranging from paying down debt to improving your credit. Plus, each time you participate, you'll receive gift card rewards. Visit our website for more information and to RSVP.

Belinda Aboagye, CCUFC, is BayPort's lead Member Financial Educator and a Certified Credit Union Financial Counselor by the Credit Union National Association. She holds an MBA from the University of Lynchburg and a Bachelor of Science in Business Management from Liberty University. Hosting year-round workshops and other financial literacy events online and in-person, Belinda focuses on improving the financial wellness of our members and community.

Budgeting for the New Year

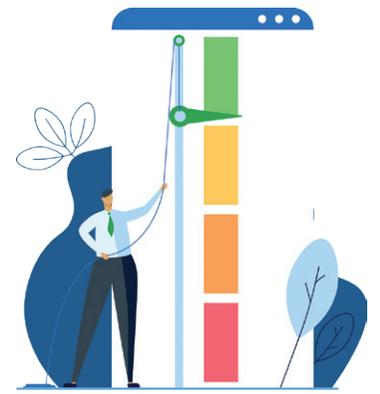
Don't start the New Year with the budgeting blues! Out-of-control debt can wreak havoc on your financial goals. We'll show you the best strategies to tackle it while on a budget.

Paying Down Debt

We all would like to be debt-free and pay ourselves more. We'll explain different strategies to help you achieve this goal and, more importantly, how to pay down debt on a budget.

5 Factors That Make Up Your Credit Score

Learn the 5 main factors that affect your score and get a real plan to break any bad money habits. You may be surprised to find out what does and does not impact your score.



BayPort Launches Foundation



We are excited to announce the launch of the BayPort Foundation. The Foundation builds upon the credit union's charitable giving over the past 90 years. Since its founding in 1928, BayPort has maintained a commitment to charitable giving. In the past several years, the credit union has donated more than \$500,000 annually to local organizations and causes. As BayPort Credit Union's philanthropic arm, its mission is to enrich our members' and communities' lives by providing financial support to promote wellness and education.

The Foundation focuses on four philanthropic efforts: educational scholarships, financial literacy education, promoting family health and wellness, and hardship and emergency assistance. Every penny received goes to support programs. BayPort Credit Union pays all overhead to ensure that 100% of the contributions support the Foundation's mission. It will offer grants and assistance to 501(c)(3) nonprofits and individuals.

The Foundation Board of Directors is comprised of members from the BayPort executive team and board of directors:

- Jim Mears, BayPort President/CEO, Chairman
- Mary Cullen, BayPort Board Member, Director
- Ray Bagley, BayPort Board Member, Vice Chairman
- Ira Williams, BayPort Vice President Member Experience, Director
- Jennifer Coyne, BayPort COO, Secretary/Treasurer
- Nancy Porter, BayPort Vice President Marketing, Executive Director

Beginning in January 2021, the Foundation website will launch the 2021-2022 college scholarship program. It offers eight different scholarship types to nearly 50 qualifying applicants, including high school seniors, participating Student-Run Credit Unions (SRCUs) high school programs, college students, and full-time working professionals going back to school. To learn more, visit bayportfoundation.org.

The scholarship application deadline for the 2021-2022 school year is March 31, 2021.



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Contact Us

As a member-owned credit union, BayPort values our members' feedback. Online or face-to-face, we're here to answer questions and point you in the right direction. Please visit our website for more information. Or write to us at BayPort Credit Union, Attention: Feedback, One BayPort Way, Suite 350, Newport News, VA 23606



Call

After-hours support is available for general account information and inquiries 24 hours a day, 7 days a week.



Web

Visit our website to find BayPort branch locations, ATMs and read the latest news articles and announcements.



Email

Visit our website to send us a secure email anytime.



24/7 MEMBER
INFORMATION CENTER
757-928-8850
1-800-928-8801

MORTGAGE CENTER
757-896-8769
WEBSITE
www.bayportcu.org

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