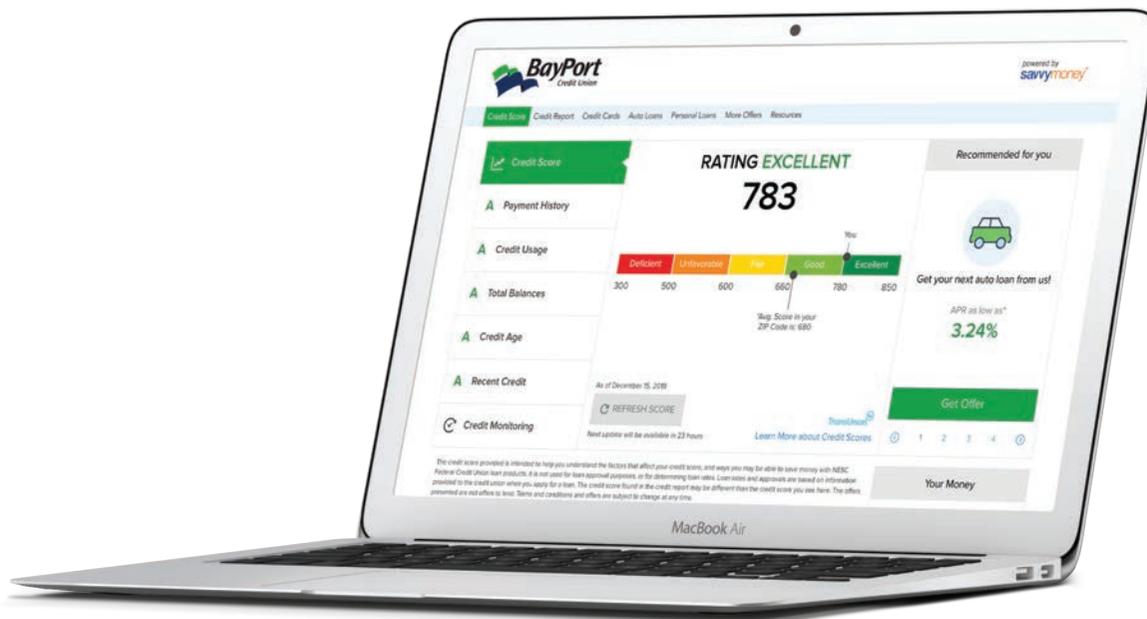


BayPort

SPRING 2020

Breeze

Do You Know Your Most Important Number?



We know plenty of numbers about ourselves, but many of us don't know one of the most important: our credit score. We've made it easy for you to monitor your credit for free. With one click, you can pull your full credit report, get daily updates, and receive personalized tips on how to improve your score. Plus, for more accurate reporting, be sure to update your estimated APRs to reflect your current rates. And don't forget to activate "Send alerts by email" under Credit Monitoring. To access, click Credit Score in Mobile or Online Banking today.



New contactless cards: Tap, pay, and go!

New credit cards feature a modern look and contactless payment technology.

These shiny new cards offer shiny new deals too!



2.99% APR until Dec. 2020**

Take advantage of 2.99% APR** on balance transfers to your BayPort credit card by April 30, 2020. Promotional rate valid until December 2020.

**Consumer accounts only. Unpaid balances will revert back to the current APR at that time. BayPort loan balances are not eligible. Certain restrictions apply.



Enter to win \$50K Debt Paydown Sweepstakes.

Ten lucky members will have their BayPort credit card balance paid off up to \$5,000.

See official rules at bayportcu.org.



Get 5% cash back*

Earn 3% cash back on the first \$3,000 in new net purchases, plus an extra 2% on home improvement until June 30, 2020.

*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.

BayPort Insurance

Do you have the right coverage? Whether you are in need of insurance for the first time or you just want to make sure you have the right coverage now, let our agents at BayPort Insurance help you find the right policy that takes care of you and your family.

Brian Smith, *CPCU CLU CHFC CLF*
Agency Manager



Dina Willoughby, *Sales Agent*



Patty Gaskins, *Sales Agent*



Angela Joseph, *Customer Service Representative*



Get your free quote.

757-493-5140

info@bayportinsurance.com

Any insurance required as a condition of an extension of credit by BayPort Credit Union is not required to be purchased from BayPort Insurance, LLC, and can be purchased from an agent or insurance company of the member's choice. Business conducted with BayPort Insurance, LLC is separate and distinct from any business with the credit union. Insurance purchased through BayPort Insurance, LLC is not a deposit, not federally insured, not an obligation of the credit union, not guaranteed by the credit union or any affiliated entity, involves investment risk, including the possible loss of principal, and may be offered by an employee who serves both functions of accepting member deposits and selling insurance.

BayPort Hosted its 92nd Annual Meeting



On February 18, BayPort Credit Union hosted its 92nd Annual Meeting at the Hampton Roads Convention Center. More than 1,000 members attended to learn what BayPort accomplished in 2019 and what the credit union has planned for 2020.

This year's meeting focused on BayPort's continued commitment to providing the best possible services and exceptional experiences to members with a focus on innovation, technology, and personal service. The credit union's most important mission is to help our members be happy, healthy, and financially wise for life.

During BayPort's 92nd Annual Meeting, the following individuals were elected to serve three-year terms on the Board of Directors: LeMeshia M. Steele, Thomasina R. Wright, Mary L. Cullen, and Ray C. Bagley.

BayPort also recognized board member Paul Kirkland, who announced he would be concluding 42 years of service to the credit union. The BayPort family would like to extend a special thank you to Mr. Kirkland for his years of dedicated service.



Get your home loan process started easily

Thinking about refinancing your home or applying for a home equity loan? Now might be an ideal time. We promote responsible borrowing by offering mortgage options that feature flexible terms, competitive rates, low closing costs, and no prepayment penalties. Our Mortgage Team will help you make the right decision today. Visit bayportcu.org to learn more.

Whenever or Wherever, We're Here and Ready to Serve You

We love your visits but know you can't always squeeze in a trip to see us. Handle your banking when it works for you.

Today and every day, we offer the services and tools you need to access and manage your account digitally.

BayPort's Online Banking and Mobile Banking app offer all the conveniences of modern banking on the go.

Deposit checks, transfer money, pay bills, and more. Never logged in to online banking? It's easy. To access Online Banking, you must use your STAR (Audio Response) PIN. If you have not yet set up a STAR Pin number, contact us at (757) 928-8850. Upon obtaining your STAR Pin Number, log on to Online Banking using your account number and STAR Pin Number. You'll then be prompted to create a new username and password. Your username will replace your account number for Online Banking login.

Speak with a live teller without stepping foot in a branch.

By the end of 2020, we will have deployed YourTeller™ machines across our branch drive-thrus. These machines make it easy and convenient to cash checks; make withdrawals, deposits, and transfers; and make loan payments. YourTeller machines can also be used as traditional ATMs. We're available via YourTeller machines video chat Monday through Thursday from 9:00 a.m. to 6 p.m. and Friday from 9:00 a.m. to 6:30 p.m. or perform virtually any self-service transaction at your convenience, any time of the day.

Our Contact Center is available 24 hours a day, 7 days a week.

We can be reached at (757) 928-8850 or (800) 928-8801. After-hours support is available for general account information and inquiries.

Chat live with a BayPort representative.

Visit our website or log into Online Banking to chat. We're available Monday through Friday from 8:30 a.m. to 6 p.m.

Our new member email surveys are headed your way.

Share your experience with us. Making the move from paper to email offers a timelier and more convenient channel for you to reach out to us.

Welcome to **YourTeller™**
Speak with a live teller via video.



BayPort Runs the City

Not to brag or anything, but we run Newport News! BayPort was the presenting sponsor of this year's One City Half Marathon in Newport News on Sunday, March 1. Our very own leadership team hit the pavement and have the medals to prove it, including CEO Jim Mears and Chairman of the Board Suzanne Beckstoffer. Our race participants began their journey at Menchville High School and followed the final miles alongside the James River before crossing the finish line. Talk about literally running the city!



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Holiday Schedule:

Branches will be closed on Monday, May 25, 2020

How can we help?

Face-to-face or online, we're here to answer questions and point you in the right direction.



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, YourTeller™ machines, and read the latest news articles and announcements.



Email

Visit our website to send us a secure email anytime.



Contact Us

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

MORTGAGE CENTER
757-896-8769

WEBSITE
www.bayportcu.org