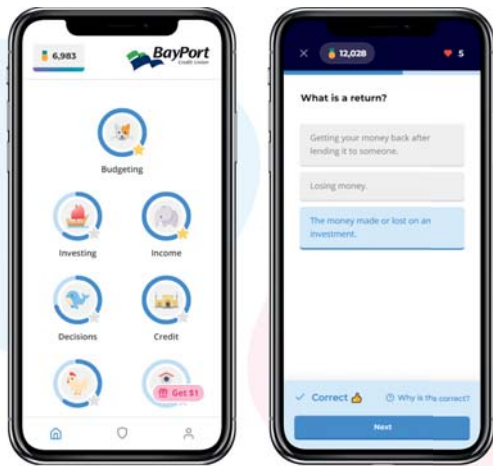


BayPort

FALL 2020

Breeze

BayPort Wins First in Virginia for Financial Education, Community Outreach



BayPort has won big in the Social Responsibility Awards sponsored by the Virginia Credit Union League (VACUL) and the Credit Union National Association (CUNA). BayPort is recognized for making youth and adult financial education accessible and engaging, excellence in member service, and sustained community giving. Due to the unprecedented nature of the COVID-19 pandemic, BayPort's immediate goals were to continue to provide financial literacy and improve members' learning experiences.

In the Desjardins Youth Financial Education Award category, BayPort won for reaching more than 10,000 students with lessons on personal finance basics, credit, budgeting, and identity theft. In the Desjardins Adult Financial Education Award category, BayPort won for our digital outreach efforts to members and the community through our launch of Zogo, a financial literacy app that pays users to learn. Simply download the app, play through the short modules, and earn \$5, \$10 and \$15 gift cards from your favorite brands. Anyone can download and play today using access code BAYPORT.

BayPort also won in the Louise Herring and Dora Maxwell award categories, where we are recognized for excellence in member service, \$150,000 COVID-19 donation to five local organizations, \$90,000 scholarship program, and sustained community giving. BayPort is the only credit union to have won in every award category and is now eligible for national honors, which will be announced by CUNA in November. To read more, visit bayportcu.org.



BayPort Named Top Credit Union by SBA

Banking local means supporting small businesses. That is why we are proud to be named the Top Credit Union for the second straight year by the U.S. Small Business Administration!



Let Someone Else Do the Cooking and Get Paid

Receive 5% Cash Back or 2x Rewards on all restaurant purchases until Dec. 31, 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.



Love Your Home 100%

Unlike banks that only let you borrow up to 80% of your home equity, BayPort lets you borrow up to 100%! Apply today.* Use promo code EQUITY.

*Certain restrictions apply. Homes must be located in Virginia or North Carolina. Available for primary residences (up to 100% CLTV) and vacation homes (up to 90%).



Activate Your New Contactless Debit Card

Activate your card and update your card information for any automatic payments with the new expiration date. This will prevent unnecessary declines for authorizations on current payments already set-up.



Flood insurance can help make things right again.

Life can be stressful. Insurance doesn't have to be. No matter what type of insurance you need, we'll find a policy that takes care of you and your family. We're here and happy to help.

Contact BayPort Insurance to get your free quote.

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Agency Manager

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Shervonda Hairston, Sales Agent

Angela Joseph, Customer Service Representative

HOME AUTO LIFE

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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.

Meet BayPort's Board Nominees

To acquaint you with the nominees for the Board of Directors, the following information is presented. Nominations were made by the Nominating Committee 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.

Katina L. Keener

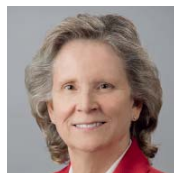


Katina Keener, a Gloucester native, is currently Principal at Achilles Elementary School. She has served as an educator for 23 years. Katina received her Bachelor of Arts in English from Christopher Newport University and two Master's degrees from Old Dominion University (Elementary Education) and The College of William and Mary (Educational Policy, Planning, and Leadership).

Katina has previously served as a BayPort Ambassador and is interested in building financial education for all. Her school currently collaborates with BayPort to provide monthly lessons and a weekly savings day. Providing members, even the youngest, with financial resources and tools will help them make strong financial decisions and enhance financial literacy.

Katina is active in her community. She is an active 4-H All Star, volunteer 4-H leader for the Hooves, Paws, and Claws club, and Chairman of the Extension Leadership Council in Gloucester. She sings in the church choir. Katina is also a member of the Delta Kappa Gamma Society International, a women educators group, serving as the Peninsula Coordinating Council Chair and as the state organization's recording secretary. Katina resides on the family farm in Gloucester with her husband and their two sons.

Pamela J. Rowe, PMP®, Incumbent



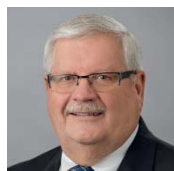
Incumbent, up for re-election, Pam Rowe was elected to the BayPort Board of Directors in 1991 and currently serves as the First Vice Chairman of the Board. Previously, Pam served as Chairman of the Board from 1997 to 2010. She has also served as Second Vice Chairman and as Secretary/Treasurer. Pam currently serves on the following Committees: Strategic Planning, Policy/ Investment/Asset Liability Management, Executive, Technology, Salary & Benefits, and Budget.

Pam has been honored as "Volunteer of the Year" by the Hampton Roads Chapter of Credit Unions. She has received the Roy F. Bergengren Premier Award, the Credit Union Services Award, and the Credit Union Leadership Award in the Volunteer Achievement Program. Pam has completed modules of the Volunteer Leadership Program, receiving the Blue Diamond Award, which recognizes exceptional dedication and commitment to continuing education as a volunteer in the Credit Union movement. In addition, she has received the Credit Union Technology Award. Pam is also a member of the Virginia Credit Union Political Action Committee Chairman's Circle.

Pam received her MBA from Old Dominion University and a Bachelor of Science in Information Science from Christopher Newport College. She is certified as a Project Management Professional (PMP) by the Project Management Institute. Pam is a member of the HIIPAC Chairman's Circle and the Propeller Club of the United States - Port of Newport News. She is also an active member of Langley Baptist Church and serves on their worship team, Facilities Committee, as a Church Trustee, and the Church Moderator.

Pam is currently a Manager in Contracts and Pricing at Newport News Shipbuilding, where she began her employment in 1976 in the Human Resources Division. Pam has held various positions of increasing responsibility in Information Technology, Internal Audit, Finance, Tenneco Business Services, New Carrier Construction, Planning & Production Control, Production Analysis, Process Excellence and as the Program Manager for the Refueling and Complex Overhaul for the USS George Washington (CVN 73) and the USS Theodore Roosevelt (CVN 71).

Paul F. Willis, Jr., Incumbent



Incumbent, up for re-election, Paul Willis, Jr. has served on the BayPort Board of Directors since 1999. Paul graduated from the Apprentice School in 1971, and retired from Newport News Shipbuilding as Construction Supervisor on the Carrier Project in 2010, after 44 years of service.

Paul currently serves as Chairman of the Governmental Affairs Committee. He also serves on the Delinquent Loan, Technology, Salary & Benefits, and Strategic Planning Committees. Paul was honored as Political Advocate of the Year in 2012 by the Virginia Credit Union League. He is an active member, and served on the Board, for both the Warwick Lions Club and HHI Progressive Club.

Paul is a native of Newport News, and resides in Gloucester with his wife, Maggie. He enjoys traveling and spending time with his 4 grown children and 5 grandchildren.

George C. Wiatt, Jr., CCUE®, CUV®, Incumbent



Incumbent, up for re-election, George Wiatt, Jr. first joined the Credit Union in 1966 when he began working at Newport News Shipbuilding in the Pipe Department. He served in the U.S. Army from 1967-1969. George began his Credit Union career in 1977 until his retirement in 2005, during which he served as Manager of several branch offices. George has a Bachelor of Science in Business Administration from Christopher Newport University with a concentration in Finance.

He is a third generation Credit Union Director with a passion for the Credit Union movement and mission. George, while employed at BayPort, completed the Virginia Credit Union League Management Enrichment Training program. He graduated from The University of Georgia Southeastern Regional Credit Union Management School. George achieved the distinction of a recognized charter Certified Credit Union Executive (CCUE), which is the hallmark of professional credit union achievement, bestowed upon him by the Credit Union National Association (CUNA).

George, since being elected to the BayPort Board of Directors in 2006, has served on various board committees. He currently serves as the Chairman of the Marketing Committee, and serves on the Delinquent Loan, Salary and Benefits, Technology, and Governmental Affairs committees. He has completed the CUNA Volunteer Achievement Program, receiving all the recognition awards including the Board of Directors Award, the Roy F. Bergengren Award, the Edward A. Filene Award, the Supervisory Committee Award, and the Friedrich W. Raiffeisen Award among others. George has completed the courses to become a Certified Credit Union Volunteer (CCUV). George and his wife, Rhonda, live in Newport News. His hobbies include golf and travel.

Dinetta D. Hill



Dinetta Hill has worked in public service for more than 16 years. She is currently a Master Governmental Deputy Treasurer II for the Office of the Treasurer where she manages the operating accounts and investment portfolios for the City of Newport News. As a sworn-in Deputy Treasurer, her fiduciary duty is to ensure the municipality's financial records maintain integrity and accuracy while complying with local, state, and federal guidelines.

Dinetta holds an MBA in Management from Strayer University and a Bachelor of Science in Accounting from Old Dominion University. Additionally, she is certified through University of Virginia Weldon Cooper Center for Public Service.

Dinetta has been a member of BayPort for more than 20 years and is the daughter of a Master Shipbuilder. Dinetta is active in her community, where she attends First Baptist Church East End. She is also a member of Alpha Kappa Alpha Sorority, Incorporated, Lambda Omega Chapter, where she serves as Financial Secretary and participates in numerous community service projects. Dinetta resides in Newport News and is the proud parent of her daughter.

Jennifer M. Miller, Incumbent



Incumbent, up for re-election, Jennifer Miller has served on the BayPort Board of Directors since 2016. She currently serves as the Chair of the Policy/Investment/ALM Committee and is a member of the Marketing Committee, the Ethics/Bylaws Committee, the Budget Committee, and the Salary & Benefits Committee. Prior to joining the Board, Jennifer served on BayPort's Supervisory Committee for six years.

Jennifer has been employed by Newport News Shipbuilding since 2000. For the past 12 years, she has held various management positions in the Business Management Division, including her current position as Operations Finance Manager for the CVN79 program. Jennifer is a graduate of Mary Washington College with a Bachelor of Science in Business Administration as well as a Bachelor of Science in Mathematics. She also received an MBA from Old Dominion University.

She currently serves as Treasurer of the Greater Peninsula Swimming Association (GPSA) and is a past president of the Gildersleeve Middle School PTA. She is an active volunteer for PORT, an Emergency Winter Shelter Program, through her church and is a member of the Junior League of Hampton Roads. Jennifer lives in Newport News with her husband, Phil, and two children, Megan and Matthew.

Anthony J. Markun



Anthony Markun has been employed with the City of Chesapeake since 2006, as an Internal Auditor, and currently holds the position of Deputy City Auditor. He retired from Bank of America as a Vice President with more than 25 years of service. He has held banking positions as Regional Internal Auditor, Fraud Risk Coordinator, Regional Manager Cash Vault Services, Managed Stabilization Special Project Team, and Change Management Consultant.

Anthony has a Bachelor of Science in Business Administration from Old Dominion University. He also attended the School of Bank Administration at the University of Wisconsin where he graduated in the Audit Curriculum. In addition, Anthony holds five professional designations. He is a Certified Bank Auditor, Certified Financial Services Auditor, Certified Fraud Examiner, Certified Risk Management Assurance, and Certified Internal Control Auditor.

Anthony currently serves on the Tidewater Chapter of the Institute of Internal Auditors Board of Directors, and has previously served as Past President, Vice President, Treasurer, Board member, and on the District Conference Committee. He is also President of the Hampton Roads Chapter of the Association of Certified Fraud Examiners. He was a founding member of the local chapter and previously served as Past President and Vice President. In addition, he served as Eastern Regional Director for the National Association of Certified Fraud Examiners. He also holds the position of By-Law Committee Chairman, and he has served as Past President and Vice President of the Virginia Local Government Auditor Association. He has also served as a Board Member of the Old Dominion University Accounting Advisory Board. He holds memberships in the Bank Administration Institute, Institute of Internal Auditors, Association of Certified Fraud Examiners, Association of Local Government Auditors, and the Institute for Internal Controls.

Anthony has been married to his wife, Barryanne, for 47 years and they have two adult children of whom they are very proud. Their son is a Firefighter/Paramedic first responder for the City of Chesapeake and their daughter works at Chesapeake General Hospital Cardiac Rehab Center. Four grandchildren, all under the age of ten, keep Anthony and his wife very busy.

Nominations by Petition

The 2020 Nominating Committee has filed nominees to serve on the 2021 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 close of business Monday, November 16, 2020. 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 from the floor accepted at the Annual Meeting.



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Branches will be closed for the following holidays:



Columbus Day: Mon. Oct. 12

Thanksgiving: Thurs. Nov. 26 and Fri. Nov. 27

Christmas: Thurs. Dec. 24 close at 2pm

Fri. Dec. 25

New Year's: Thurs. Dec. 31 close at 2pm

Fri. Jan. 1

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



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



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Visit our website to send us a secure email anytime.



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