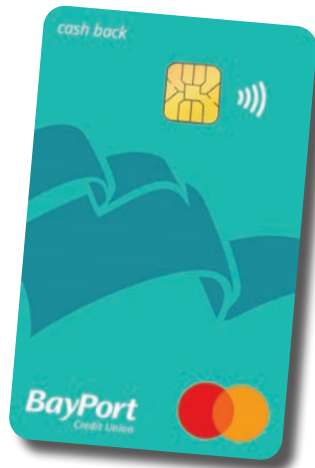


BayPort SPRING 2021 Breeze

Enter to Win BayPort's Third Annual \$50,000 Debt Paydown Sweepstakes

TRANSFER YOUR CREDIT CARD BALANCE FOR A CHANCE TO HAVE BAYPORT PAY IT OFF!

0% APR*



Ten lucky members will win. Enter in three easy steps. Enjoy a 0% APR introductory rate on balance transfers until your March 2022 statement, sign up for Online Banking, and register for Credit Score, a free credit report & monitoring service. Use Promo Code: **NODEBT**. It's that easy!

*APR = Annual Percentage Rate. Offer valid on balance transfers made from 3/1/21 - 5/31/21. Balance Transfer Fee: \$5 or 3% of transfer amount, whichever is higher. Consumer accounts only. Certain restrictions apply. See official rules at bayportcu.org.



Checking Rhymes with Cha-Ching

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

CASH BACK CHECKING
2% cash back on debit card purchases up to \$8 per month*

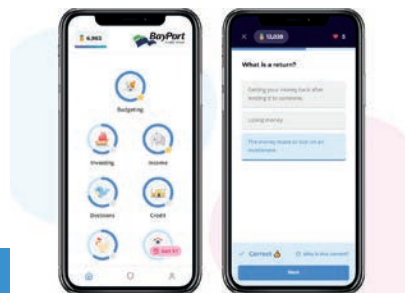
*Earn your rewards by electing to receive eStatements, complete 15 or more debit card purchases per month, and make one monthly ACH debit (payment) or credit (direct deposit). APY = Annual Percentage Yield



Get 5% Cash Back That's up to \$150!

Earn 3% cash back on the first \$3,000 in purchases plus an extra 2% on Home Improvement items April 1 - June 30.*

*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.



Play Zogo - Earn Rewards

A fun and engaging way to learn financial literacy. Download the Zogo app, play through short modules, and earn \$5, \$10 and \$15 gift cards from favorite brands.

Use access code: **BAYPORT**



Holiday Schedule

Branches will be closed on Monday, May 31 in observance of Memorial Day.



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Jessica Dorsey, Customer Service Representative

Angela Joseph, Customer Service Representative



HOME AUTO LIFE

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's 93rd Annual Meeting Went Virtual

Whether you voted in-person or remotely, your vote was counted and matters! Because of your participation, we were able to conduct our 2021 Annual Meeting virtually, but most importantly safely.

Each year, the purpose of BayPort's Annual Meeting is to provide a meaningful recap of the work we are doing, not only for our members but in our communities.

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

- Pamela J. Rowe, PMP®, Incumbent
- George C. Wiatt, Jr., CCUE®, CUV®, Incumbent
- Dinetta D. Hill
- Jennifer M. Miller, Incumbent

As we look forward to this new year, we will continue to do our very best work. We will stand with our communities and our members just as we have for over 90 years. We are people helping people, and we are stronger together. View highlights of the 2021 Virtual Annual Meeting by visiting the News & Press section of the website at bayportcu.org.



News from the Board

The Board of Directors is pleased to name previous Directors J. Paul Kirkland and Paul F. Willis, Jr. to the honorary position of Director Emeritus. Both Mr. Kirkland and Mr. Willis are recognized for their sustained contributions and exemplary service to BayPort for 42 and 22 years, respectively.



Additionally, Mr. Willis has been appointed Liaison for the Virginia Credit Union Political Action Committee (VACUPAC). Since 2007, Mr. Willis has been an integral part of VACUPAC fundraising and legislative initiatives, and has helped raise nearly \$170,000 to help further the credit union movement.



Need a Break? Take One with Year-Round Skip-A-Payment

Historically, BayPort's Skip-a-Payment program has been one of the most popular services we offer. We have made some improvements, recognizing the need to offer flexibility to borrowers that might need or want to skip a payment at any time of the year. Now, in addition to giving you the ability to request a Skip-A-Payment online, you will also be able to use the service year-round when it best meets your needs.

To find out if you are eligible, conveniently submit your request online. It only takes minutes to submit. Visit bayportcu.org to learn more.



Meet YourTeller[®]

We're deploying interactive teller machines across all our drive-thrus. You have the choice to perform teller transactions at your convenience at any time of day, 24/7 using the self-service option. Or, speak live with a YourTeller representative, available Monday – Thursday 9 a.m. – 6 p.m. and Friday 9 a.m. – 6:30 p.m. Simply drive up, touch the screen, say hello, and start banking.

The YourTeller machine makes it easy to...

- Deposit or Cash Checks
- Make BayPort Loan Payments
- Transfer Money Between Accounts
- Withdraw Cash
- Use as a Traditional ATM



BayPort Opens Three New Branches

Spring is finally here, and with that, a time of growth! That is why we are pleased to announce the opening of three new branch locations in March and April located in Gloucester, Chesapeake, and Virginia Beach.

"We are always looking for opportunities to better serve our existing members and spread the BayPort story to our communities. These new branches are a continuation of the people helping people, community-based banking that has been our mission for over 90 years," said Jim Mears, President and CEO. "We are excited to open our three new offices with plans to continue to expand in Virginia Beach and Norfolk."

BayPort continues to grow on the Middle Peninsula. The new Gloucester branch opened on March 23. Located at 6723 Fox Centre Parkway in the Fox Mill Centre, this new location provides a third option for members to bank, including the Hayes and Grafton branches.

Our new Chesapeake branch opened on March 29 and is located at 1000 Cedar Road. This is a relocation of our previous South Battlefield branch.

Finally, The new Virginia Beach branch is located at 750 Independence Boulevard in the Pembroke Meadows Shopping Center and is slated to open in April.





One BayPort Way, Suite 350
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ONLINE LEARNING

Join us for *free* virtual education workshops on Zoom

We're hosting free virtual financial workshops every month to help you be happy, healthy, and financially wise for life. Find out what impacts your credit score and what doesn't, what it takes to create a budget and actually stick to it, plus more. RSVP now! To learn more visit bayportcu.org.



How can we help?

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



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.



Web

Visit bayportcu.org to Chat or find BayPort branch locations, ATMs and read the latest news articles and announcements.



Email

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