

BayPort

SPRING 2023

Breeze

Get in on BayPort's \$100,000 Financial Wellness Giveaway!

Are you interested in some self-improvement ideas? April is U.S. National Financial Literacy Month, and BayPort is marking our commitment by kicking off a \$100,000 Financial Wellness Giveaway. BayPort is inviting our members to improve their financial wellness in three big ways.

First, BayPort has kicked off our fifth annual Debt Paydown Sweepstakes. This year's top prize is \$25,000. Members can enter in three steps: Register for the Sweepstakes, download Zogo and complete the required Debt Paydown modules, and activate BayPort's free member benefit, Credit Score, in Online or Mobile Banking.

Second, BayPort is making financial literacy fun through the gamified platform Zogo. Since our launch in 2020, Zogo has helped over 10,000 BayPort users complete over 500,000 modules on various financial topics. As a result, BayPort members earn over \$10,000 in gift cards every year!

Third, BayPort is dedicated to helping our members improve their credit score. According to Experian data, nearly 1 in 3 U.S. consumers have a credit score in the subprime range. Our new program takes a deeper dive into financial wellness, offering members personalized guidance to improve their credit score. The program's reward is to assist 30 members in earning a \$500 secured credit card to build credit.

For additional information please visit our website at bayportcu.org/learn/financial-wellness-giveaway/.

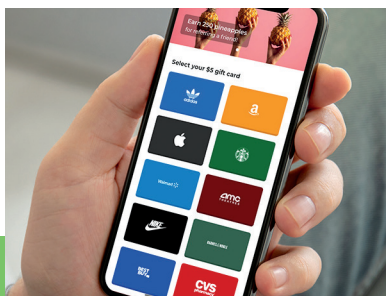


Enter the Debt Paydown!

20 lucky members will receive anywhere from \$1,000–25,000 to pay towards their existing balance on any BayPort debt.

This year's Sweepstakes closes on July 31, 2023. Learn more at bayportcu.org.

View official rules at bayportcu.org/sweepstakes/



Up Your Financial Literacy Game

Download the Zogo app and play bite-sized modules to earn \$5, \$10, and \$15 gift cards from favorite brands like Amazon, Starbucks, Target, Apple, and more. Use app access code **BAYPORT** to play today!



Register for Our New Financial Wellness Program

Take a deeper dive into financial wellness through a personalized program to improve your credit score with online education tools, virtual workshops, and 1:1 sessions with BayPort's Certified Lead Financial Educator. Registration opens April 1.



Applying for a BayPort Loan Just Got Easier

Visit BayPort's Credit Score in Online Banking for money-saving offers available just for you. Compare your options on auto, credit card and personal loans. Then hit **Apply Now** to take advantage of our new 3-click application. You'll love how easy it is to apply from our mobile app!



BayPort's 95th Annual Meeting Broadcast Recap



Whether you voted in-person or remotely, your vote was counted and matters. 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 each fill a 3-year term on BayPort Credit Union's Board of Directors:

- Ray C. Bagley, *Incumbent*
- LeMeshia M. Steele, *Incumbent*
- Thomasina R. Wright, *Incumbent*
- Mary L. Cullen, *Incumbent*

All members who voted this year were eligible to win one of three cash prizes – \$1,000, \$750, and \$500. Congratulations to our winners:

- William, North Carolina – \$1,000
- Deborah, Newport News – \$750
- Krystal, Newport News – \$500

To view the 2023 Annual Meeting Broadcast or read the 2022 Annual Report, visit the News & Press section of the website at bayportcu.org/about/news/.

Insurance Policies for Peace of Mind.

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.

Contact us for a free quote.

Brian Smith, CPCU CLU CHFC CLF
Agency Manager

Dina Willoughby, Office Manager

Patty Gaskin, Sales Agent

Shervonda Hairston, Sales Agent

Susan Stephens, LUTCF, Sales Agent

Chris Wagenbrenner, Sales Agent

Kimberly Day, Customer Service Rep

Angela Joseph, Customer Service Rep



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.

Our Portsmouth Branch Has Relocated. Stop By and Say Hello!

This past year, we were happy to welcome over 800 members from the Portsmouth Schools Federal Credit Union into our BayPort family. To better serve our Portsmouth community, our Portsmouth branch has moved to its new location in the Midtown Marketplace Shopping Center at 1241 Frederick Boulevard.

The new branch includes YourTeller®, our interactive teller machines that are like ATMs but better. You have self-service features available 24/7. Plus, you have the option to speak with a YourTeller representative for additional assistance during business hours.

No Matter the Housing Market, BayPort Wants to Help You Love Your Home 100%

Say Hello to BayPort Home PLUS*

We're happy to introduce a new **100% no PMI loan** for **first-time homebuyers** or those who haven't owned a home in the last three (3) years. Now you can really make home happen.

- No down payment
- No PMI/Private Mortgage Insurance
- 30-year fixed rates
- No income limits
- Minimum 1-year on the job

Visit our website at bayportcu.org/borrow/first-mortgage/ to learn more about our Home PLUS loan and see which mortgage is right for you.

For questions, please contact our **Mortgage Center** at **757-896-8769**.

*Certain restrictions apply. See website for details.



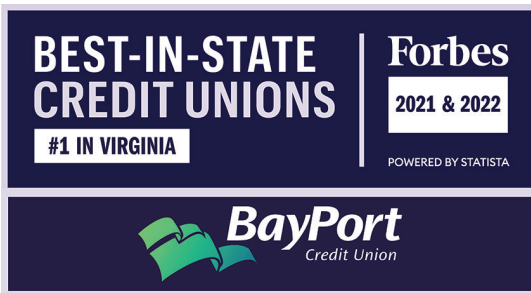
4.99% APR* Home Equity Rate

Unlike other financial institutions that only let you borrow up to 80% of your home equity, BayPort lets you **borrow up to one hundred percent!**

- Tap into your home's value
- Get immediate access to the funds you need to reach your goals.
- Six month 4.99% APR* promotional rate

Visit our website at bayportcu.org/borrow/home-equity/ for details. Use the **promo code EQUITY**.

*APR = Annual Percentage Rate. Certain restrictions and terms may apply. Interest rates are subject to change without notice. The promotional rate of 4.99% is good for 6 months once \$5,000 in advances have been made during the promotional period of April 3 - July 31, 2023. If automatic payments stop, the rate will revert to the original rate. Homes must be located in Virginia or North Carolina. Interest may be tax-deductible (consult your tax adviser). Fees may apply. Available for primary residences (up to 100% CLTV) and vacation homes (up to 90%).



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One BayPort Way, Suite 350
Newport News, VA 23606

Holiday Schedule

BayPort Branches will be closed
in observance of:

Memorial Day: Monday, May 29

Juneteenth: Monday, June 19

Independence Day: Tuesday, July 4

Labor Day: Monday, September 4

This Spring, Enjoy 5% Cash Back or 3x Rewards on Your DIY Home Improvements!

Use your BayPort Mastercard® to receive 5% Cash Back or 3x Rewards on home improvement purchases until June 30, 2023.*
Learn more at bayportcu.org/borrow/credit-cards/.



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

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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