

BayPort

FALL 2023

Breeze

BayPort Awards \$75,000 in Cash to 20 Members to Pay Down Debt

BayPort awarded 20 members \$75,000 in cash to pay down their existing balance on any BayPort debt as part of our fifth annual Debt Paydown Sweepstakes. The cash prizes ranged from \$1,000 to \$25,000 to help members improve their financial wellness by using our free education tools, such as the financial literacy app Zogo and Credit Score monitoring with full credit report access.

This year's top prize of \$25,000 was awarded to Alice Ostein of Williamsburg, Virginia. Ostein and two \$10,000 Sweepstakes winners were surprised by BayPort President/CEO Jim Mears in-studio on the local NBC Hampton Roads Show.



Pictured above from L to R: Jim Mears, BayPort CEO; \$10,000 Winner, Jeremy Mittelstaedt; \$10,000 Winner, Keith Hamlin; and \$25,000 Winner, Alice and Christopher Ostein

The 2023 winners span 10 different cities and counties in the Greater Hampton Roads area and range in age from 26 to 64, including Newport News Shipbuilding employees, new small business owners, and the president of a local non-profit organization that feeds people experiencing homelessness. Since launching the Debt Paydown, BayPort has awarded \$275,000 to 116 members of all ages and backgrounds. This year, BayPort had its most outstanding participation, with more than 22,000 people entered to win the Sweepstakes.



Walk, Run, or Drive with BayPort this Holiday Season!

Take a magical journey along the Virginia Beach Boardwalk at the BayPort Credit Union Holiday Lights at the Beach, from November 17, 2023 – December 31, 2023, or the BayPort Surf-n-Santa 5 Miler on December 16, 2023.



Let Someone Else Do the Cooking ... And Get Paid

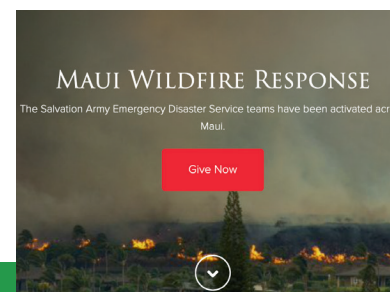
Use your BayPort Mastercard® to receive 5% Cash Back or Triple Rewards on all restaurant purchases until Dec. 31, 2023.*

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



Foundation Gives \$25,000 to Local Boys & Girls Clubs

This summer, the BayPort Foundation donated \$25,000 to the Boys & Girls Clubs of the Virginia Peninsula and their Summer Enrichment Campaign, which supports field trips, career exploration, arts, STEM, sports, and more for at least 300 local youth.



BayPort Donates \$10,000 to Hawaii Salvation Army for Wildfire Relief

The credit union philosophy of 'People Helping People' doesn't end in Hampton Roads. BayPort's donation helps the Hawaii Salvation Army provide several thousand meals each day across Maui.



Save the Date!

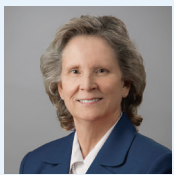
Tuesday, February 20, 2024, 7:00 PM, BayPort Credit Union's 96th Annual Meeting Broadcast

Meet BayPort's Board Nominees

The following information, below, is presented to acquaint you with the nominees for the Board of Directors. The Nominating Committee made nominations 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.

Nominations by Petition

The 2023 Nominating Committee has filed nominees to serve on the 2024 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 the close of business Monday, November 13, 2023. 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 accepted at the Annual Meeting Broadcast.



Pamela J. Rowe, PMP®, Incumbent

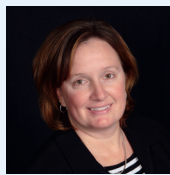
Incumbent, up for re-election, Pam Rowe was elected to the BayPort Board of Directors in 1991 and currently serves as the First Vice Chairman of the Board. Previously,

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/ Asset Liability Management, Executive, and Technology.

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, is a Church Trustee, the Church Moderator and serves on their Worship Team and Facilities Committee.

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). Most recently she is supporting several special projects.



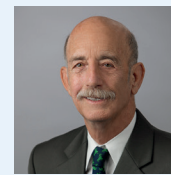
Jennifer M. Miller, Incumbent

Incumbent, up for re-election, Jennifer Miller has served on the BayPort Board of Directors since 2016. Since 2021, she has served as the Board Secretary

and is currently the Chair of the Policy/Investment/ALM Committee. She is a member of the Budget, Salary & Benefits Committee and is past Chair of the Marketing and Nominating/Ethics/Bylaws Committees. 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 15 years, she has held various management positions in the Business Management Division and is currently the Director of Operations Finance. 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.



**George C. Wiatt, Jr., CCUE®,
CCUV®, 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 on the Policy, ALM, Delinquent Loan committee, Budget, Salary and Benefits committee, and Technology committee. 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). He currently holds the position of Vice President for the Deer Run Men's Golf Association. George and his wife, Rhonda, live in Newport News. His hobbies include golf and travel.

BayPort Launches Get My Rate Loan Technology to Improve Local Community Financing

BayPort is excited to announce the launch of Get My Rate. This new loan technology enables local consumers and members alike to learn their potential loan rate pre-qualification for auto, credit card, or personal loans without affecting their credit score.

BayPort is the first financial institution to use the newly implemented pre-qualification tool powered by our credit score provider, SavvyMoney. Individuals can apply online for Get My Rate without affecting their credit score, and non-members can receive access to BayPort's free Credit Score program benefits for 120 days, regardless of membership.

In a rising loan-rate environment, BayPort recognized the need for enhanced financial support and education for our local communities. This launch is a further commitment to BayPort's focus on the financial health of individuals throughout the Greater Hampton Roads region. [To learn more, visit getmyrate.bayportcu.org.](https://getmyrate.bayportcu.org)



Prequalifying is pre-tty easy!
Find your best loan rate without affecting your credit.

[LEARN MORE](#)

BayPort
Credit Union



David Hammond

David Hammond works as a Lead Product Owner for Ferguson's Technology team, focused on digital strategy, customer journeys (online and

offline), customer feedback and measurement and analysis. He recently celebrated 27 years with Ferguson, where he developed a strong understanding of many facets of the business. David is a firm believer in the importance of effective digital interactions in gaining and keeping good customer relationships.

David is very active in service with his church and believes in service as the highest and most important form of leadership, as well as a significant expression of his faith. He has served in leadership, mentoring and coaching roles both at his church and with Tidewater Emmaus. David also serves the city of Newport News as an election official, and advocates for transparency in elections and local government.

David holds a Bachelor of Science in Business Management and a Master of Science in Business Administration, both from Virginia Tech. He is a lifelong Peninsula resident, born and raised in Hampton and a long-time resident of Newport News, where he currently resides with his wife Karen and son John.



Darlene W. Graham

Darlene W. Graham is beginning her 24th year in public education, where she serves teachers, students, and families in York County School Division (YCSD) as the K-12

Coordinator of History and Social Science. In YCSD, Darlene served as Coordinator of Professional Development and Academic Services, middle school assistant principal, and instructional specialist.

A native of Hampton Roads, Darlene graduated from "the" Hampton High School and is a proud Crabber. She earned a Bachelor of Arts in Government and Sociology from the College of William and Mary. Soon after graduating college, Darlene moved to Osaka, Japan and worked as an English teacher for NOVA, Inc., an English conversation school with branches throughout Japan. Darlene credits this experience as the spark that launched her education career. In 1999, she began teaching middle school English and social studies in Hampton City Schools and Norfolk Public Schools. In 2005, Darlene obtained a Master of Science in Education Leadership from Old Dominion University, and soon after she transitioned to school leadership.

Darlene grew up strongly connected to labor as the daughter of a steelworker. Her mother, Peggy Carpenter, worked in the Newport News Shipyard as an Inspector in (038). In 1978, Peggy, along with a small group of shipyard workers, organized to form the United Steel Workers Local 8888 union. Her mother became the first financial secretary of the local union, and she continued to be employed until 1996 when she moved to the role of auditor with the United Steelworkers International Union. Darlene credits her mother with modeling hard work and dedication throughout her childhood.

Darlene is passionate about working with youth and educating them about the importance of being college, career, and life ready. Darlene volunteers her time helping students research college and vocational scholarships, complete their Free Application for Federal Student Aid (FASFA) form, develop resumes, and write college and scholarship essays. Darlene enjoys volunteering and is a member of Parents in Action, Inc.

Darlene is the proud mother of one daughter, Shelby, who is a sophomore at Christopher Newport University in the Presidential Leadership Program and a mentee of the 100 Black Men Virginia Peninsula Chapter. In 2019, Darlene married Carlos, a proud shipbuilder in department (E42), and they live in Newport News.

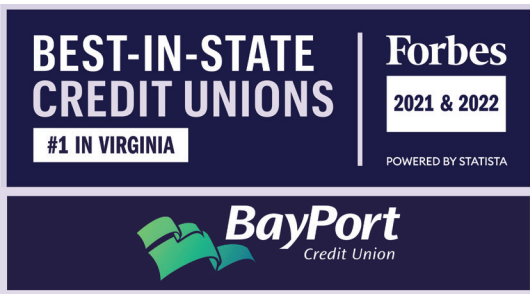


Dinetta D. Hill, Incumbent

Incumbent, up for re-election, Dinetta D. Hill has worked in public service for over 19 years. She is currently the Assistant Manager in the Cash

Management and Investment Division with the Virginia Department of the Treasury, where she manages the Commonwealth's banking service budget and the State Cost Allocation Plan. She also serves as a liaison for state agencies, public bodies and universities throughout the Commonwealth in procuring banking business needs. Prior to joining the Treasury, Dinetta served as Master Governmental Deputy Treasurer for the City of Newport News - Office of the Treasurer. Dinetta holds a Master of Business Administration in Management from Strayer University and a Bachelor of Science in Accounting from Old Dominion University.

Dinetta has been a member of BayPort Credit Union for more than 27 years. As a BayPort Board member, she has served on various committees, currently serving on the Strategic Planning, Technology and Budget, Salary and Benefits committees. Dinetta is active in her community, where she attends First Baptist Church East End. She is also a member of Women in Public Finance- Virginia Chapter, Alpha Kappa Alpha Sorority, Inc., Lambda Omega Chapter and 20 Pearls Foundation. Additionally, she is a certified Yoga Instructor - RYT® 200. Dinetta resides in Newport News and is the proud parent of an adult daughter.



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Newport News, VA 23606

Holiday Schedule

BayPort Branches will be closed
in observance of:

Columbus Day/Indigenous Peoples' Day: Mon., Oct. 9

Thanksgiving: Thurs., Nov., 23 & Fri., Nov. 24

Christmas: Mon., Dec. 25

New Year's: Mon., Jan. 1

BayPort Named #1 in Virginia for Member Service and Digital Branch Launch

For the fourth straight year, BayPort is the only Virginia credit union to have won in all four award categories in the 2023 Social Responsibility and Member Service Awards sponsored by the Virginia Credit Union League (VACUL) and the Credit Union National Association (CUNA). This year, BayPort is recognized for our \$500K Accelerating Change Together grant, free adult financial education outreach, and its Student-Run Credit Union programs. In the Louise Herring Award category, BayPort won first place for launching our digital branch experience, offering the same one-on-one member service without stepping foot in a branch.

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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