

ANNUAL REPORT

20
23



Community-based banking
has been the mission of BayPort
Credit Union for over 95 years.





Meeting Agenda and Table of Contents

Tuesday, February 20, 2024, 7:00 p.m.

2024 ANNUAL MEETING BROADCAST AGENDA

- ✓ Call to Order
- ✓ Invocation
- ✓ Pledge of Allegiance
- ✓ Welcome
- ✓ Introduction of the Board of Directors
- ✓ Roll Call
- ✓ Quorum Established
- ✓ Introduction of 2023 Annual Report
- ✓ 2023 Minutes Approved by Committee
- ✓ Appointment of Committee to Approve 2024 Minutes
- ✓ Report of the Chairman
- ✓ Report of the President/CEO
- ✓ Report of the Nominating Committee
- ✓ Adjournment

2023 ANNUAL REPORT TABLE OF CONTENTS

- 01 Board of Directors
- 03 Message from the Chairman and President/CEO
- 05 Minutes
- 07 Nominees for the Board of Directors
- 10 Supervisory Committee Report
- 11 Financial Statements

Credit Union Board of Directors



Maureen H. Davis
Chairman



Pamela J. Rowe PMP®
First Vice Chairman



Suzanne M. Beckstoffer
Second Vice Chairman



Jennifer M. Miller
Secretary/Treasurer



Craig Holley, Jr.
Assistant Secretary



Ray C. Bagley



Mary L. Cullen



Dinetta D. Hill



LeMeshia M. Steele



George C. Wiatt, Jr.
CCUE®, CUV®



Thomasina R. Wright

AS WE LOOK FORWARD TO OUR 97TH YEAR OF BUSINESS,
WE REMAIN FAITHFUL TO THE CREDIT UNION PHILOSOPHY
OF "PEOPLE HELPING PEOPLE."

2023 Highlights



**5-Star Superior –
33-year Tradition
for Financial
Strength & Stability**



**4th Consecutive Year -
Only Virginia Credit Union
to Win in All Four Categories
of the VACUL Social
Responsibility Awards**

**\$775,000+ Raised Since
the Launch of the
BayPort Foundation**



**1st in the Nation to
Utilize Get My Rate
Loan Technology**



Message from the Chairman and President/CEO

Dear Valued Member:

Community-based banking has been the mission of BayPort Credit Union for over 95 years. In 1928, we were formed as Newport News Shipbuilding Employees' Credit Union by 12 shipyard workers, with the shared goal of creating a financial institution to serve the needs of shipyard workers and their families. Today, we have opened our membership to serve the entire Greater Hampton Roads community. We continue to grow and have a lot of good news to share.

BayPort continues our 33-year tradition of being a 5-Star Superior-rated credit union from BauerFinancial for financial strength and stability. In 2023, our member savings grew 3.9% to \$2.1 billion, our total loans to members grew 7.5% to \$1.8 billion, and our total assets now stand at \$2.4 billion – putting us in the top 4% of credit unions nationwide by asset size. Additionally, we returned over \$29 million to our members through dividends paid on competitively priced deposit accounts. We originated nearly \$72 million in mortgage loans and over \$270 million in vehicle loans, plus we grew our business loan portfolio to over \$225 million.

In 2023, BayPort continued our expansion on the Southside, reaffirming our commitment to bringing the benefits of BayPort membership to everyone in the Hampton Roads market. We celebrated the relocation of our Portsmouth branch, originally located in Old Towne, to its new location on Frederick Boulevard in the Midtown Marketplace. We also added a fifth Virginia Beach branch, located on Virginia Beach Boulevard in the Little Neck area of the City. Today, we are happy to report that BayPort has 28 branch locations across the Virginia Peninsula and Southside. Our newest location is slated to open in 2024 on Granby Street in Norfolk.

One of the exciting tools we introduced in 2023 was Get My Rate. This new loan technology allows local consumers to learn their potential pre-qualification rate for auto, credit card, or personal loans without affecting their credit score. BayPort is the first financial institution in the nation to use this powerful new tool. The service is an excellent opportunity for folks to access their loan rate from a trusted local source. Individuals can apply online for Get My Rate and receive access to BayPort's Credit Score program and benefits. The launch of Get My Rate is a further commitment to BayPort's focus on financial wellness, and we are thrilled to add this new loan pre-qualification service to our suite of free education tools.

One of the most significant projects we took on in 2023 was implementing a new member relationship management tool called Salesforce. This new platform allows BayPort to utilize best-in-class technology that will transform how we service our members, allowing us to form and foster deeper relationships with the members who trust us as their primary financial institution.

We want to mention the work accomplished this past year through the BayPort Foundation, our philanthropic arm. Since launching the Foundation in 2020, we have raised over \$775,000 to invest in our local communities.

Last year, the Foundation partnered with Habitat for Humanity and Newport News Shipbuilding to co-sponsor a 3D-printed home in the southeast neighborhood of Newport News. The house is the first of its kind in the City and showcases the newest in 3D printing technology, a cost-efficient and sustainable option that transforms access to affordable housing.

In late 2022, our Foundation partnered with Newport News Shipbuilding and Ferguson to fund a half-million-dollar grant called Accelerating Change Together – or simply the ACT Grant. The inaugural year’s focus was Education and Workforce Development. The ACT Grant was awarded to the Virginia Beach Education Foundation to support the Virginia Beach City Public Schools’ addition of a new Renewable Energy Technology Program at their Advanced Technology Center.

This past year, the program came to life, officially opening and welcoming 45 students into its inaugural class. We are proud to invest in our region’s future and assist in building a workforce pipeline. We look forward to our next ACT Grant cycle, which will open this year.

Annually, BayPort gives away \$100,000 in tuition assistance. Our scholarships are unique because we allow funds to be applied to colleges and universities and trade and vocational schools. We offer 11 different scholarship types to member students of all ages, including working adults. The submission deadline for all scholarships for the 2024-2025 academic year is March 31, 2024.

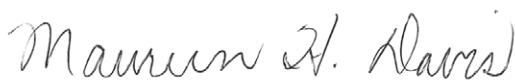
BayPort is committed to starting local youth on the path to financial wellness early. We continue to reach over 40,000 students annually through our Student-Run Credit Union programs, which now operate in over 60 local schools. These programs bring real-world work experiences and money learning to elementary, middle, and high school students.

In addition to our student outreach, BayPort provides grants to assist local teachers in creating new financial education programs. In 2023, we awarded over \$13,000 in grants to 14 local teachers.

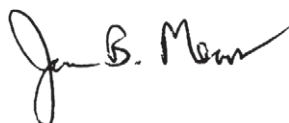
Every year, BayPort’s staff volunteer their time and money to several local nonprofit partners – notably the American Cancer Society, the Alzheimer’s Association, and the Virginia Peninsula Foodbank. In 2023 alone, our staff raised over \$45,000 for these organizations through fundraising campaigns, events, and drives.

Lastly, we want to mention BayPort’s 2023 industry accolades. For the fourth straight year, we are the only Virginia credit union to win in all four categories of the Virginia Credit Union League’s (VACUL) Social Responsibility Awards. BayPort is recognized for our youth and adult financial education outreach, member services, and community activities.

As we look forward to our 97th year of business, our mission, vision, and core values remain faithful to the credit union philosophy of “People Helping People.” We will continue doing our very best work for our members and communities in 2024 and beyond.



Maureen H. Davis
Chairman of the Board



James B. Mears
President/CEO

Minutes of the 95th Annual Meeting

1. Call to Order

The 95th Annual Meeting of shareholders of the Newport News Shipbuilding Employees' Credit Union doing business as BayPort Credit Union was called to order virtually on February 21, 2023, at 7:00 p.m., by Ms. Maureen Davis, Chairman of the Board of Directors.

The invocation was given by Pastor David Highlander, from Calvary Assembly of God Church in Hampton, VA.

Abishek Mugunthan played the National Anthem, and Cadet Lieutenant Commander Nikkia Williams of the Heritage High School Junior ROTC led the audience in reciting the Pledge of Allegiance.

The Chairman extended thanks to Nikkia Williams and Abishek Mugunthan for their participation in the pre-meeting ceremonies.

Chairman Davis introduced the Board of Directors and Parliamentarian Michael Wagner-Diggs.

At the request of the Chairman, Ms. Jennifer M. Miller, the Secretary/Treasurer conducted the Roll Call and announced that a quorum of the shareholders was in attendance.

2. Minutes of the 94th Annual Meeting

The Chairman informed the members that the minutes of the 94th Annual Meeting were in the Annual Report, which can be located on our website, and at all BayPort Branch locations and had been approved and filed by a committee comprised of Mr. Ray Bagley, Ms. Dinetta Hill, Ms. Pamela Rowe, and Mr. George Wiatt. There being no objection from the shareholders, the reading of those minutes was dispensed with, and the Chairman ordered them filed.

Ms. Davis subsequently appointed a committee consisting of Ms. Suzanne Beckstoffer, Mr. Craig Holley, Jr., Ms. Jennifer Miller, and Ms. Pamela Rowe to approve the minutes of the 95th Annual Meeting.



3. Reports

Chairman's and President's Reports

The Chairman's and President's Reports to the Shareholders were presented by Ms. Maureen H. Davis, Chairman of the Board, and Mr. James B. Mears, President/CEO of the Credit Union.

Supervisory Committee Report

Ms. Ashley White presented the Supervisory Committee Report.

Report of the Nominating Committee

Ms. Jennifer Miller, Chairman of the Nominating Committee, presented the Nominating Committee Report. The members of the Nominating Committee were Ms. Suzanne Beckstoffer, Ms. Dinetta Hill, Mr. Craig Holley, Jr., Mr. George Wiatt, Jr. and Ms. Jennifer Miller. Ms. Miller reported the following slate of members, in order of appearance on the ballot, were submitted as candidates for the Board of Directors: Ms. Kathryn N. Byler, Mr. Ray C. Bagley, Ms. LeMeshia M. Steele, Ms. Thomasina R. Wright, and Ms. Mary L. Cullen.

4. Election of Officers

Ms. Davis then announced that Mr. Kevin Green had been appointed and duly sworn to be the Inspector of Elections and in so doing would comply with an oath which was directed by the Chairman to be included with the minutes as Exhibit I. The Final Report of the Inspector of Elections will be included in the minutes of this meeting as Exhibit III.

Mr. Green then announced that this year Credit Union members had two avenues to vote for the 2023 Board of Directors. Members were able to vote in-person at any BayPort branch location, except for our 50th Street branch. Members were also able to vote absentee by calling our Contact Center and using their online banking email to vote via DocuSign. Voting opened on January 4, 2023, and closed on February 20, 2023.

Ms. Davis then announced that all ballots for the Office of Director have been collected and are currently being counted. The results of the election will be announced on the BayPort website and social media channels and published in the *Daily Press* and *Virginian-Pilot* newspapers.

5. Adjournment

The Chairman thanked the members on behalf of the Board for their participation in the Annual Meeting and for taking part in the affairs of their Credit Union. There being no further business to come before the meeting, Ms. Davis declared the meeting adjourned at 7:34p.m.

Exhibit III.

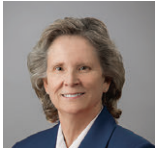
For the Board of Directors

Total Ballots Distributed	3,215
Total Votes Counted	10,807

Name	Votes Cast for the Election of Nominee
BYLER, Kathryn N.	1,560
BAGLEY, Ray C.	2,593
STEELE, LeMeshia M.	2,429
WRIGHT, Thomasina R.	2,161
CULLEN, Mary L.	2,064

Nominees for the Board of Directors

The order of appearance on the ballot is by random selection by the Committee.



**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®, 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 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.



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 (FAFSA) 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.

We will continue doing our very best work for our members and communities in 2024 and beyond.



Supervisory Committee Report

The Supervisory Committee's (the "Committee") primary functions are to make, or cause to be made, an annual audit and such supplementary audits of the records and affairs of BayPort Credit Union, as it deems necessary. Accordingly, the Committee reviews operational procedures of the Credit Union and makes applicable recommendations to the Board of Directors.

The audits are designed to determine that: 1) Accounting records and financial statements are promptly and accurately prepared and present fairly the financial condition of the Credit Union. 2) Internal controls are established and maintained. 3) Plans, policies, and controls are properly administered. 4) Practices and procedures are sufficient to safeguard members' assets.

The Committee retained the services of Nearman, Maynard, Vallez, CPAs, P.A. to perform an opinion audit of the Credit Union's financial statements. The Committee believes, based on the results of the opinion audit and a review of the Credit Union's operations, BayPort Credit Union is in sound financial condition and is operating under sound management procedures.

Any member of the Credit Union is considered to be an associate of the Committee and we invite your inquiries.



Ashley White
Committee Chair



Anna Griffith



Eleanor Northover



Brian Stockunas



Lindsey Watson

BAYPORT IS COMMITTED TO DEVELOPING LONG-TERM PROSPERITY FOR OUR COMMUNITIES BY COMMITTING TO OUR MEMBERS' FINANCIAL WELL-BEING.

2023 Financials



Total assets now stand at \$2.4 billion putting BayPort in the **top 4% of credit unions nationwide by asset size**



Grew our business loan portfolio to over **\$225 million**

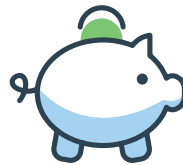
Returned over **\$29 million** in dividends on member deposits



Originated nearly **\$72 million** in mortgage loans



Originated over **\$270 million** in vehicle loans



Member savings grew 3.9% to

\$2.1 billion

FINANCIAL HIGHLIGHTS December 31, 2023 and 2022 *(In Thousands)*

FINANCIAL CONDITION

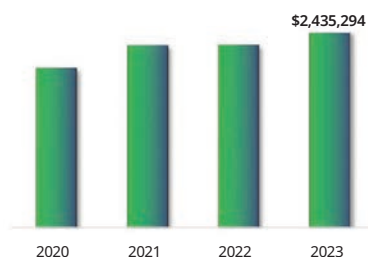
	2023	2022	% of Increase (Decrease)
Assets	\$ 2,435,294	\$ 2,286,817	6.5%
Loans outstanding	\$ 1,813,984	\$ 1,687,596	7.5%
Savings held by members	\$ 2,071,554	\$ 1,994,588	3.9%
Total retained earnings	\$ 250,637	\$ 245,719	2.0%

OPERATING STATISTICS

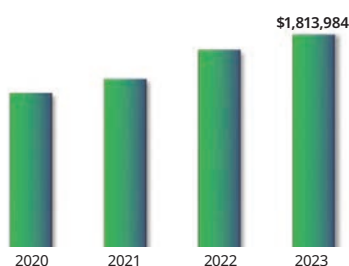
Dollar volume of loans granted to members	\$ 713,205	\$ 876,843	(18.7%)
Gross Income	\$ 152,340	\$ 114,364	33.2%
Dividends paid	\$ 29,396	\$ 10,908	169.5%
Operating expenses	\$ 89,967	\$ 80,817	11.3%

MEMBERS	152,263	150,834	0.9%
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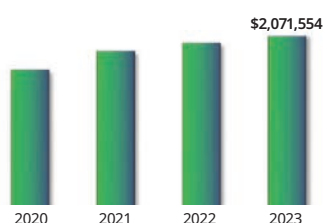
ASSETS
Dollars in Thousands



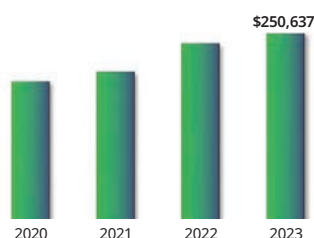
LOANS OUTSTANDING
Dollars in Thousands



SAVINGS HELD BY MEMBERS
Dollars in Thousands



TOTAL RETAINED EARNINGS
Dollars in Thousands



CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION
December 31, 2023 and 2022

(In Thousands)

ASSETS	2023	2022
Cash and cash equivalents	\$ 29,269	\$ 35,571
Investments	480,167	452,865
Loans held-for-sale	-	-
Loans receivable, net of allowance for loan losses	1,772,986	1,660,363
Accrued interest receivable	7,153	5,577
Premises and equipment, net	57,254	59,089
National Credit Union Share Insurance Fund deposit	18,491	17,779
Other assets	69,974	55,573
Total Assets	\$ 2,435,294	\$ 2,286,817

LIABILITIES AND MEMBERS' EQUITY

Liabilities		
Members' shares and savings accounts	\$ 2,071,554	\$ 1,994,588
Borrowed funds	115,000	69,000
Accrued expenses and other liabilities	20,970	28,747
Total liabilities	2,207,524	2,092,335
Members' Equity	227,770	194,482
Total Liabilities and Members' Equity	\$ 2,435,294	\$ 2,286,817

CONSOLIDATED STATEMENTS OF INCOME
December 31, 2023 and 2022

(In Thousands)

	2023	2022
INTEREST INCOME		
Interest on loans receivable	\$ 99,330	\$ 75,519
Interest on investments	15,638	8,308
Interest Income	114,968	83,827
INTEREST EXPENSE		
Dividends on members' shares	29,396	10,908
Interest on borrowed funds	3,796	541
Interest expense	33,192	11,449
NET INTEREST INCOME	81,776	72,378
PROVISION FOR LOAN LOSSES	4,273	7,500
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	77,503	64,878
NON-INTEREST INCOME		
Service charges and other income	37,372	30,537
Non-operating income (expense)	416	(16)
Non-interest Income	37,788	30,521
	115,291	95,399
NON-INTEREST EXPENSE		
Compensation and employee benefits	43,231	39,541
Operations	39,930	34,726
Occupancy	6,806	6,550
Non-interest Expense	89,967	80,817
NET INCOME	\$ 25,324	\$ 14,582

**Chesapeake**

1000 Cedar Road
677 N. Battlefield Blvd.*
2445 Old Taylor Road*

Gloucester

6723 Fox Centre Parkway
2369 Geo. Washington Mem. Hwy.*

Grafton

5028 Geo. Washington Mem. Hwy.*

Hampton

1168 Big Bethel Road*
2300 Cunningham Drive
199 Fox Hill Road*
22 Lincoln St., 3rd Floor

Newport News

One BayPort Way*
433 Denbigh Blvd.*
955 Harpersville Road (*restricted access*)
3711 Huntington Ave.*
3101 Jefferson Ave. (*inside Piggly Wiggly*)
8000 Marshall Ave.
12512 Warwick Blvd.*

Norfolk

600 Church Street (*inside USPS office*)
2014 Granby Street (*coming soon*)

Portsmouth

1241 Frederick Blvd.

Smithfield

1290 Smithfield Plaza*

Suffolk

1463 North Main Street*
1013 University Blvd.

Williamsburg

4171 Ironbound Road*

Virginia Beach

4388 Holland Road*
750 Independence Blvd.
770 Lynnhaven Pkwy.
5225 Providence Road*
3205 Virginia Beach Blvd.

**ALL BRANCHES &
GENERAL INFORMATION**

757.928.8850

TOLL-FREE NUMBER

1.800.928.8801

BALANCES/RATES

(Audio Response)

757.244.STAR

BUSINESS BANKING

757.873.4031

MORTGAGES

757.896.8769

BAYPORT FINANCIAL

757.928.8931

BAYPORT INSURANCE

757.493.5140

WEBSITE

bayportcu.org

*Also serve as CO-OP Shared Branch Locations

Federally insured by the NCUA.

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