

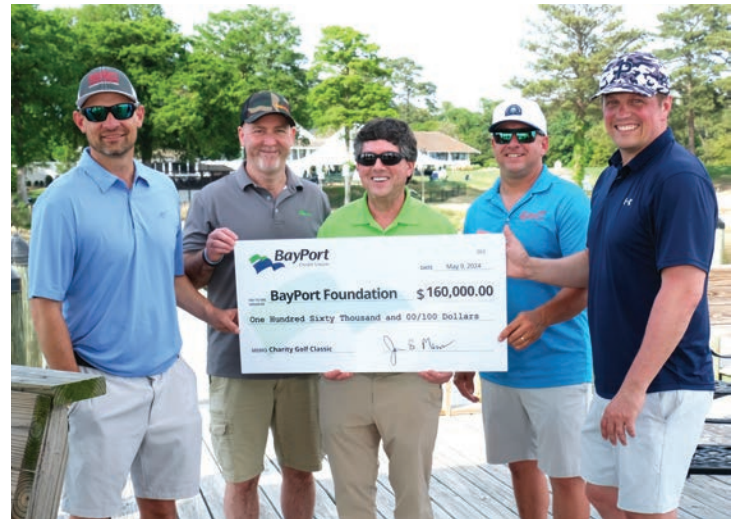
BayPort FALL 2024 Breeze

BayPort Foundation Charity Golf Classic Raises Over \$165,000

The BayPort Foundation is excited to announce that it raised an incredible \$167,110 at its third annual Charity Golf Classic event, plus its first-ever Wine Dinner at Circa 1918. Fifty-two local businesses sponsored the May 2024 tournament, including the 84 golfers who played the award-winning golf course at the James River Country Club in Newport News.

The successful fundraising outcome was made possible by supporting sponsors of all levels and Gold Sponsor business partners: Haywood Floor Covering, Lucro Commercial Solutions, Mastercard, NCR Voyix, North River Construction, PSCU/Velera, and Zogo Finance.

One hundred percent of the Charity Golf Classic funds go directly to fund grants supporting the Foundation's mission, including its \$100,000+ scholarship program and charitable grants to promote wellness and education. To learn more about the tournament, please visit bayportcu.org/foundation/charity-golf-classic.

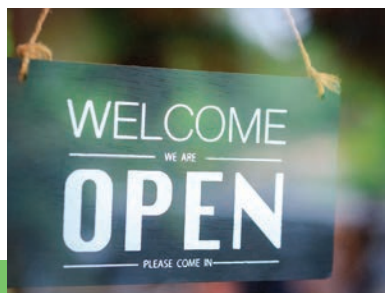


Pictured above from L to R: Aaron Ames, North River Construction; Rob McClanahan, NCR Voyix; Jim Mears, BayPort Credit Union; Lee Haywood, Haywood Floor Covering; and Michael Hoffmann, Mastercard.



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 15, 2024 - December 31, 2024, or the BayPort Surf-n-Santa 5 Miler on December 14, 2024.



New Norfolk Branch

Our newest branch is opening in the historic Ghent neighborhood of Norfolk! The branch is located at 2014 Granby Street and features two drive-thru YourTeller® interactive teller machine, allowing members to perform complex banking transactions from the comfort of their vehicles 24/7.



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, 2024.*

*Qualifying purchases less credit, returns, and adjustments. All net purchases in excess of \$1,500 per quarter will earn the standard reward. Eligible merchants and associated merchant category codes required.



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

The BayPort Foundation donated \$25,000 to the Boys & Girls Clubs of the Virginia Peninsula. BayPort presented the surprise check on the field at our sponsored School Supply Drive Night in partnership with the Norfolk Tides. Thanks for hitting it out of the park with us!



**Save the Date! 7:00 PM,
Tuesday, February 18, 2025,
BayPort's 97th 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.



Suzanne M. Beckstoffer, Incumbent

Incumbent, up for re-election, Suzanne Beckstoffer was elected to the Board of Directors in 1992. She served as Chairman of the Board 2010-2022 and currently serves as First Vice-Chair of the Board and as a member of the Executive Committee.

Suzanne retired from Newport News Shipbuilding in 2016 as an Engineering Director, after a 34-year shipbuilding career. Since then, she has continued her work in engineering, education, and financial literacy. Suzanne is a Fellow, Past-President, and Executive Committee member of the Society of Naval Architects and Marine Engineers. She is Chairman of the Board of the Peake Childhood Center, which operates two NAEYC-accredited early childhood education centers in Hampton and Newport News. She chairs the ABET Industry Advisory Council supporting accreditation of university engineering and technical programs. She has also served on university boards, mentoring and other student programs at Christopher Newport University, Norfolk State University, and NC State University. She is an adjunct professor for the U.S. Merchant Marine Academy in Kings Point, NY, and sits on the Marine Board of the National Academies of Science – Engineering – Medicine.

She is a graduate of North Carolina State University with a B.S. in Civil Engineering, and also earned her MBA from The College of William and Mary. She has earned the Basic Certificate, the Edward A. Filene Certificate, and the William Raiffeisen Certificate of the credit union Volunteer Achievement Program. The Peninsula Engineers Council elected her "Engineer of the Year" in 2015.

Suzanne is an active member of her church, and works with its Care of Creation and Fair Trade programs. She also enjoys nonfiction writing, gardening, the beach, and traveling with her husband Hank.

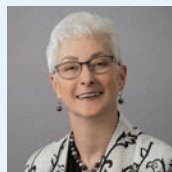
Special Meeting Results

BayPort members were welcome to attend a special meeting on August 14, 2024, at 3:30 PM at One BayPort Way, Newport News, Virginia 23606. The meeting gave a short overview and reported the approval of a proposed change from a state-chartered to federally-chartered credit union. Members voted at any of our full-service branches on August 13, 2024, during regular business hours. To learn more about the benefits of changing to a federally-chartered credit union, visit bayportcu.org/about/news.



Nominations by Petition

The 2024 Nominating Committee has filed nominees to serve on the 2025 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 Tuesday, November 12, 2024. 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.



Maureen H. Davis, Incumbent

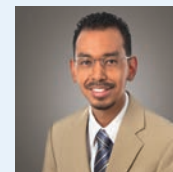
Incumbent, up for re-election, Maureen (Harris) Davis has served as a Board member since 2013 and has held the roles of Board Secretary/Treasurer, First Vice Chairman, and has served as Chairman since 2022. She is an ex-officio member of all Board Committees. She served on BayPort's Supervisory Committee 2006 - 2013.

Maureen retired in 2015 from Newport News Shipbuilding after 25 years of service where she held various management level positions in Finance, Operations Finance, Payroll, Accounting, and IT. In addition to Newport News Shipbuilding, she also held various management and finance positions at Jefferson Lab, Milcom, Inc., and L-3 Unidyne.

Maureen graduated with a degree in Accounting from Christopher Newport University and continues to work towards obtaining the Credit Union National Association Certified Volunteer certificate.

Maureen is also the Treasurer of the Advisory Board of the Salvation Army of the Virginia Peninsula and serves on the Executive, Finance and Property Committees. She is active in her church, Church of the Good Shepherd, in Smithfield, VA.

Maureen and her husband, Scott, reside in Smithfield, VA.



Craig Holley, Jr., Incumbent

Incumbent, up for re-election, Craig Holley, Jr. began serving on BayPort's Board of Directors in 2022. He is a member of the Policy and Executive Committees and has served as Chair of the Technology Committee and as Assistant Secretary.

Craig currently manages the Finance, Engagement, Communications, and Technology (FEC&T) team within the Engineering & Design Division of Newport News Shipbuilding (NNS). He began his career at NNS in a rotational Business Integration Program in 2010. This opportunity exposed him to Program Finance, Overhead, and Rates & Forecasting within his first three years. In Rates & Forecasting, he served as a lead Rates Analyst developing and negotiating the overhead cost structure of CVN 79. He later took on positions of increasing responsibility, including Senior Financial Analyst of the CVN 79 program and Senior Financial Analyst for Banking & Capital Markets and Risk Management within Huntington Ingalls Industries' Corporate Office.

In 2018, he earned the President's Model of Excellence award for "Courage to Make a Difference: Establishing a Culture of Appreciation in Business Management" and in 2023 he was selected by his peers as an NNS "Change Agent." Within his church, he has facilitated Crown Financial classes leading both teens and adults through money management skills. He has volunteered at Mid-Atlantic Teen Challenge helping to encourage young men through life challenges and currently co-leads a middle school bible study class.

Craig attended Christopher Newport University where he double-majored in Economics and Finance, graduating at the top of his business class in 2010. He is happily married to his wife, Armalita, and enjoys spending time with his five children: Misha'el, Moriyah, Myriam, Amiah, and Eden.

BayPort Introduces Two New Scholarships

BayPort has introduced two new scholarships: the Julie Heldreth Memorial Scholarship and the Wright Family Scholarship. Both scholarships are family gifts to the BayPort Foundation Legacy Giving Program, which honors those who share BayPort's commitment and philanthropic efforts.

The Julie Heldreth Memorial Scholarship is a \$2,000 one-time scholarship that will be awarded annually to two students entering a science, technology, engineering, and mathematics program at Virginia Peninsula

Community College. The scholarship is introduced by Tom and Cindy Heldreth in memory of their daughter, Julie Michele Heldreth. Julie passed away at the tender age of 3, only months before a vaccine was introduced that would have saved her life. The Heldreth Family wishes to honor Julie's memory by creating a scholarship to empower and support students within the local college system.

The Wright Family Scholarship is a \$2,000 one-time scholarship awarded annually to two graduates from the Apprentice School at Newport News Shipbuilding who wish to pursue full or part-time study at an institution of higher education. The scholarship is introduced by Kenneth and Thomasina Wright. Mrs. Wright announced the scholarship at the Apprentice School's 2023 graduation ceremony, where she gave the keynote commencement address.



Pictured above from L to R: Tom and Cindy Heldreth sit in their home with portraits of their daughter, Julie Heldreth; Kenneth and Thomasina Wright stand in front of The Apprentice School at Newport News Shipbuilding.



BayPort Foundation Awards \$100,000 in Scholarships to 8 Working Adults, 11 College Students, and 19 High School Seniors

The BayPort Foundation awarded \$100,000 in 11 different scholarship types to a total of 38 member students in the surrounding local communities attending a college, university, trade, or vocational school. Scholarship applications are scored on financial need, academic achievements, school and community involvement, and a written essay.

The 2024 scholarship recipients were honored as part of a Scholarship Salute video recognition program on social media, WAVY-TV NBC and WVBT-FOX43. To view the complete list of BayPort's 2024 scholarship recipients, please visit the News & Press section of bayportcu.org.



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Holiday Schedule

BayPort Branches will be closed
in observance of:

Columbus Day/Indigenous Peoples' Day: Mon., Oct. 14

Veterans Day: Mon., Nov. 11

Thanksgiving: Thurs., Nov. 28 & Fri., Nov. 29

Christmas Eve: Tues., Dec. 24, close at 2:00 PM

Christmas: Wed., Dec. 25

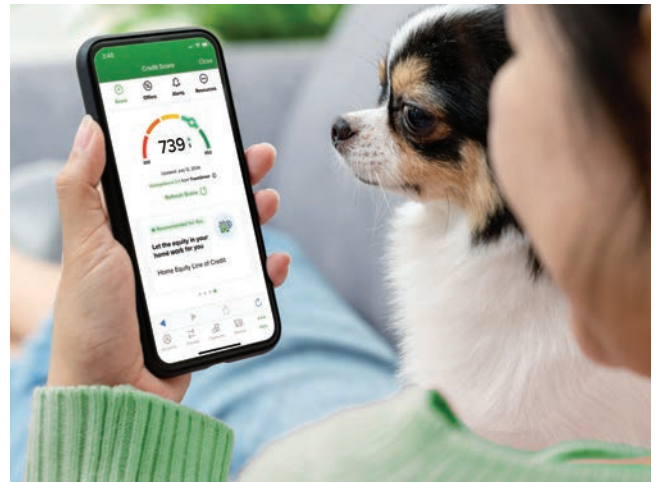
New Year's Eve: Tues., Dec. 31, close at 2:00 PM

New Year's: Wed., Jan. 1

Could you be our Credit Score Member of the Month?

Growing your score by 5 or more points could lead to better offers, lower rates and a chance to win \$1,000* towards paying down your BayPort debt! Register today for Credit Score in Online Banking.

*See sweepstakes rules bayportcu.org/sweepstakes



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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