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BayPort Credit Union Marks One-Year Anniversary of Credit Score Member of the Month Program

12 winners, aged 27 to 66 from 6 cities, each received \$1,000 to help with their debt.

NEWPORT NEWS, Va., Sept. 4, 2025 – BayPort Credit Union proudly celebrates the first anniversary of awarding members \$1,000 towards debt for increasing their credit score. Using rewards to encourage good habits, BayPort created a sweepstakes for members who use Credit Score in digital banking. Any user was eligible to win by simply using the free Credit Score member benefit to stay updated on their score and increase their score by five points or more.

The Credit Score tool available in online banking and mobile app provides members with free access to key credit factors that can help enhance their scores. Plus, participants can set personal goals and receive a customized Credit Score Action Plan to increase their score even more. Over the past year, the program has successfully increased active users of the Credit Score feature by 27%, demonstrating its positive impact on members' financial behaviors and helping maintain a stable base of 44,000 active members.

"Growing your credit score just five points can lead to significant financial benefits," shared BayPort President/CEO Jim Mears. "Our commitment to our members is reflected in this program, which not only rewards them but also provides the tools and education necessary for lasting financial improvement."

Highlighting the success of this initiative, our very first Credit Score Member of the Month, Andrea Denton, shared her inspiring story. "Having been a member for over 20 years, I made it my goal this year to become debt-free. Thanks to BayPort's resources, I was able to improve my credit score and win!" Andrea's dedication exemplifies the financial empowerment that BayPort aims to foster among its members.

In addition to the ongoing sweepstakes, BayPort is excited to introduce "Tips to Improve Your Loan Approval Chances," aimed at members who were preapproved for a loan but were ultimately declined. The program takes a deeper dive into financial wellness, offering personalized guidance through online education tools, virtual workshops, and one-on-one sessions with BayPort's Certified Lead Financial Educator. Participants will also have opportunities to win \$1,000 towards debt reduction, a credit builder loan, or a secured credit card to assist in building credit.

Since the launch of the Credit Score service in early 2020, powered by the award-winning fintech company SavvyMoney, BayPort has seen remarkable engagement. The Credit Score service program exceeded its initial 30 percent adoption goal within the first eight months, ranking BayPort No. 1 among SavvyMoney partners with more than 25,000 online banking users and No. 3 among partners launched in 2020.

Find more information about BayPort's Credit Score Member of the Month program at bayportcu.org.

About BayPort

In 1928, 12 shipyard workers from Newport News Shipbuilding formed an organization with a specific purpose as a low-interest source of loans and a trusted place to deposit money. Today, BayPort Credit Union is rated a Superior 5-Star Credit Union by Bauer Financial, managing \$2.6 billion in assets and servicing over 154,000 individuals and businesses with 29 branch locations across the Virginia Peninsula and Southside communities.

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