

BayPort FALL 2025 Breeze

BayPort Celebrates the One-Year Anniversary of our 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. 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. 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. Want to be our next Credit Score Member of the Month winner? Get started today at bayportcu.org/financial-wellness/credit-score.



Give Yourself the Gift of Skip-A-Payment this Holiday Season

Whether you're shopping for loved ones, traveling, or just savoring the season, it's the perfect time to hit pause on your loan payment. Requesting your skip is fast, easy, and can be done from home or on the go with your mobile device.

Visit bayportcu.org/borrow/skip-a-payment to learn how!



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

Take a journey along the Virginia Beach Boardwalk at the BayPort Credit Union Holiday Lights at the Beach, from November 14, 2025 – December 31, 2025, or December 13, 2025 during the BayPort Surf-n-Santa 5 Miler. Or, join us in Norfolk for the Nauticus' Winterfest on the *Wisconsin* on select nights from mid-November 2025 through early January 2026.



Supermarket Trips Just Got More Exciting

Use your BayPort Mastercard® to receive 5% Cash Back or Triple Rewards on all grocery store purchases until Dec. 31, 2025.*

*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.



AND



BayPort Now Offers Wills & Trusts with Legal Karma

We're excited to announce that Wills and Trusts are now available*, exclusively to our members.

*The program is offered through Legal Karma, a third-party affiliate of BayPort Credit Union. Neither BayPort nor Legal Karma provides legal advice or is a substitute for a law firm. BayPort's role is limited to facilitating access to Legal Karma and related services. Applications do not and will not create an attorney-client relationship. BayPort reserves the right to modify or discontinue the Legal Karma service at any time.



**Save the Date! Tuesday,
February 17, 2026, BayPort's
98th 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 2025 Nominating Committee has filed nominees to serve on the 2026 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 10, 2025. 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.

BayPort Foundation 4th Annual Charity Golf Classic Raises Nearly \$145,000



The BayPort Foundation raised \$144,704 at its fourth annual Charity Golf Classic on May 1, 2025, with 96 golfers participating and 47 businesses sponsoring the event, including Gold Sponsors Candescant, Haywood Floor Covering, Mastercard, North River Construction, and Velera. All funds support the Foundation's mission, including a \$100,000

scholarship program and charitable grant awards to address gaps in education and workforce development like the half-million-dollar, three-year, step-down grant called Accelerating Change Together—or the ACT Grant. For more information, visit bayportcu.org/foundation/charity-golf-classic.



Ray C. Bagley, Incumbent

Incumbent, up for re-election, Ray Bagley retired in 2018 as Vice President of Trades Operations for Newport News Shipbuilding after nearly 44 years of service. During

Ray's career, he was an Apprentice School Graduate and named to the vice president position in 2014. He was responsible for production labor resources and processes, plant engineering and maintenance, waterfront support services, training, instructional design, and The Apprentice School.

Ray has been a member of BayPort Credit Union for more than 51 years. He currently serves as Vice President and Vice Chairman of BayPort Foundation and is on the Policy, ALM, Delinquent Loan, and Technology Committees. He is active in his community and serves in the Overseer role for Faith Ministry Outreach Church. He also serves on the board of Achievable Dream and is a member of Hampton Ministers Police Academy Alumni and Faith Walk Wythe.

Ray and his wife Marion are the proud parents of four children, seven grandchildren, and three great-grandchildren.



Mary L. Cullen, Incumbent

Incumbent, up for re-election, Mary Cullen is currently the Vice President of the Nuclear Propulsion Division at Newport News Shipbuilding. She has a

Bachelor of Science in Chemistry and holds a Master of Science in Engineering Management. She is responsible for all Nuclear Engineering and Production Refueling work at Newport News Shipbuilding. Mary has worked at Newport News Shipbuilding for more than 30 years.

Additionally, Mary volunteers in her church, Good Shepherd, in Smithfield and serves on the board of the United Way. Throughout the years, Mary has also served on the boards of Girls Inc., Peninsula READS, Trinity Lutheran School, and has supported Smithfield High School's Athletic Booster Club. Mary has been a part of the BayPort Board of Directors team for twelve years. Currently, she serves on the BayPort Foundation Board, as well as the Policy, ALM, Delinquent Loan, and Technology Committees.

Mary lives in Smithfield with her husband, David, and two children, Ian and Meredith.

BayPort Foundation Awards \$100,000 in Scholarships to 10 Working Adults, 13 College Students, and 13 High School Seniors

The BayPort Foundation awarded \$100,000 in 12 different scholarship types to a total of 36 member students in the surrounding local communities attending a college, university, trade, or vocational school. Since 1961, BayPort has supported member students in funding their educational pursuits.

Scholarship applications are scored on financial need, academic achievements, school and community involvement, and a written essay. This year, the foundation 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. To view the complete list of BayPort's 2025 scholarship recipients, please visit the News & Press section of bayportcu.org.



LeMeshia M. Steele, Incumbent

Incumbent, up for re-election, LeMeshia M. Steele, a Hampton Roads native, is currently employed as a Senior Financial Controls Analyst at Ferguson

Enterprises, LLC. Prior to being employed at Ferguson, LeMeshia was employed as a Financial Analyst at Newport News Shipbuilding where she also interned for two summers while obtaining her undergraduate degree from North Carolina State University. LeMeshia has been a member of BayPort for more than 20 years, with her parents opening her first savings account at a very young age. Financial literacy has been an important factor in LeMeshia's life, and she believes that people of any age should be educated on the importance of sound financial habits.

With a background in accounting and finance information systems, she brings a wealth of knowledge and experience in financial reporting and budgeting as well as strength in learning and adapting to new technologies. Continuing service as a BayPort Board Member, LeMeshia currently holds the office of Assistant Secretary/Treasurer. She has served on various committees, participated in numerous Board events, and served as the past chair of the Technology Committee and Strategic Planning Committees, while currently serving as the chair of the Budget Committee. LeMeshia prides herself in being able to bridge the generational gap and bring a millennial perspective. In the community, LeMeshia enjoys volunteering and is a member of Ivy Baptist Church and the Omicron Pi Omega Chapter of Alpha Kappa Alpha Sorority, Inc. She and her husband Danny enjoy traveling, trying new restaurants, participating in outdoor activities and raising their 2-year-old toddler.



Thomasina R. Wright, Incumbent

Incumbent, up for re-election, an Apprentice School graduate, Thomasina Russell Wright has a Master of Business Administration from The

College of William and Mary, and a Bachelor of Science degree in Mechanical Engineering from Old Dominion University.

Thomasina began her career with Newport News Shipbuilding in 1983 and worked in various departments until 1992. She worked for Tenneco, Inc. as a state and federal lobbyist and returned to the shipyard in 1994. She has held several director level positions in Sheet Metal, Subcontract Management, Fleet Support and aircraft carrier refueling and overhaul programs. She is currently the Vice President of Fleet Support Programs and responsible for the fleet maintenance on submarines and aircraft carriers.

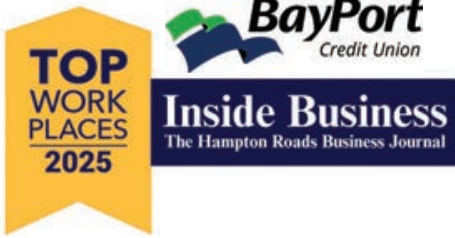
Thomasina is an active member on Strategic Planning and Budget, Salary and Benefits and Technology Committees. She also serves on the Board of Managers of BayPort Insurance.

Thomasina is a native of Portsmouth and very active in the community, where she lives with her husband and their four daughters.

BayPort Named a Top Workplace Winner

BayPort has been named a 2025 Top Workplace in Hampton Roads, Virginia, for the second year in a row, ranking #16 among large companies. This recognition comes from anonymous employee feedback gathered by Energage, LLC. In 2025, around 1,720 organizations were surveyed, with 61 employers receiving the honor.





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Holiday Schedule

BayPort Branches will be closed
in observance of:

Columbus Day/Indigenous Peoples' Day: Mon., Oct. 13

Veterans Day: Tues., Nov. 11

Thanksgiving: Thurs., Nov. 27 & Fri., Nov. 28

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

Christmas: Thurs., Dec. 25

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

New Year's: Thurs., Jan. 1

BayPort Donates \$25,000 and Collected 450lbs of School Supplies

BayPort announced a \$25,000 sponsorship for the Virginia Beach City Public Schools (VBCPS) Office of Family and Community Engagement (FACE) to support initiatives that promote academic success and well-being for students and families. During the August 6 "School Supply Drive Night," the BayPort Foundation, alongside the Norfolk Tides, collected 450 pounds of school supplies for the VBCPS Back to School Care Fair.



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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