

BayPort WINTER 2026 Breeze

BayPort Renews \$25,000 Commitment to Empower NNPS Families and Communities

BayPort is proud to renew our \$25,000 sponsorship to support the Newport News Public Schools Office of Youth Development, Family and Community Engagement (FACE) division for the 2025-2026 academic school year.

The FACE division offers programs and initiatives that strengthen family and community involvement in education. This renewed partnership underscores BayPort's commitment to ensuring students are equipped with the essential tools, knowledge, and confidence to achieve success both inside and outside the classroom in our local community.



Pictured from L to R: Dr. Felicia Barnett, NNPS Executive Director, Youth Development & Family Engagement; Andre' Dorsey, NNFD Captain of Community Health; Jim Mears, BayPort President & CEO; Heritage and Menchville High School students; Javon Stafford, NNFD Deputy Fire Chief

As part of the FACE sponsorship, BayPort supports the division's Family Empowerment Series, a quarterly program aimed at addressing critical issues affecting families. BayPort will support this initiative by delivering financial education sessions to parents and caregivers. Two youth empowerment conferences will also be held under BayPort's sponsorship: the More Than a Princess Girls' Empowerment Conference and the RISE! Male Empowerment Conference. BayPort will also support other student-led initiatives that strive to promote positive culture in schools, as well as encourage the social, emotional, and physical well-being of students. To learn more about our youth and school programs, visit bayportcu.org/financial-wellness/youth-school-programs/.



Save the Date. Walk, Run, or Cheer with BayPort!

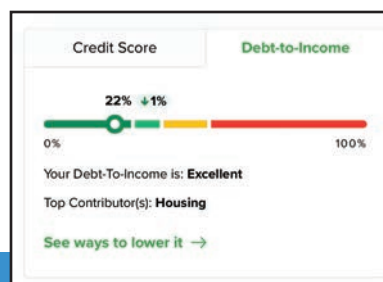
March 1, 2026 is the day to join us at the One City Half Marathon in Newport News. Please stay tuned for pop-up community events geared toward fitness and financial wellness in the months leading up to the marathon weekend.



It Pays to Eat Out or Dine In and Watch a Movie

Use your BayPort Mastercard® to receive 5% Cash Back or Triple Rewards on restaurants and select streaming services purchases until March 31, 2026.*

*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.



Understand Your Debt-to-Income (DTI) in Credit Score

Just like your credit score, your DTI is a key factor lenders use to determine creditworthiness. Stay in tune with your financial health by calculating your DTI in just a few easy steps.

Check it out in mobile banking or online at bayportcu.org/financial-wellness/credit-score/



Now Introducing Take-Back™ Loans

With a Take-Back loan from BayPort, you can pay ahead to reduce your loan amount, and then 'take back' that extra money if you need it. No charge, no penalty.

Visit bayportcu.org/borrow/loans-with-take-backs/ to learn more.

Credit restrictions apply.



Register to watch for a chance to win a \$1,000, \$750, or \$500 cash prize!

All members who register to watch BayPort's 2026 Annual Meeting Broadcast will be entered to win cash prizes in the amount of \$1,000, \$750, and \$500. Three winners will be selected at random. Members must register to be entered in the drawing. Please visit our website for official details.



Board of Directors:

Maureen H. Davis, *Chairman*

Suzanne M. Beckstoffer,
First Vice Chairman

Pamela J. Rowe, PMP®,
Second Vice Chairman

Jennifer M. Miller, *Secretary/Treasurer*

LeMeshia M. Steele, *Assistant Secretary*

Ray C. Bagley

Mary L. Cullen

Darlene W. Dawkins

Dinetta D. Hill

Craig Holley, Jr.

Thomasina R. Wright

Join BayPort's 2026 Annual Meeting Broadcast

BayPort members are invited to join us for our 2026 Annual Meeting Broadcast on Tuesday, February 17, 2026. This year's broadcast will be accessible via our website, YouTube, and Facebook, and begins promptly at 1 p.m.

Each year, the purpose of BayPort's Annual Meeting is to provide a meaningful recap of the work we are doing, not only for our members but in our communities. Please tune in to learn all about the exciting things your credit union has done and continues to do. Plus, register to watch and be entered to win one of three cash prizes in the amount of \$1,000, \$750, and \$500. Three winners will be selected at random. Members must register to be entered in the drawing. Please visit our website for official details.

The 2025 Annual Report will be available to download from the BayPort website before the meeting and will be available in branches on Friday, February 13, 2026.

The 2026 Board Nominees are:

- Ray C. Bagley, *Incumbent*
- Mary L. Cullen, *Incumbent*
- LeMeshia M. Steele, *Incumbent*
- Thomasina R. Wright, *Incumbent*

With four available seats and four nominees, per the credit union bylaws, an election will not be conducted by ballot, and there will be no nominations from the floor because the number of nominees equals the number of positions to be filled.

A video broadcast will be available at 1 p.m. at One BayPort Way. Please note that cash prizes are only available to members who register to watch online.

BayPort Reaches New Milestone with Federal Charter Conversion

On November 19, 2025, BayPort reached an exciting milestone by converting to a federal charter, a move designed to open new doors for our members and the communities we serve. This transition gives us the flexibility to grow, expand our service areas, and welcome new member groups.

As a federally chartered credit union, BayPort is regulated by the National Credit Union Administration (NCUA), which provides federal deposit insurance up to \$250,000 per individual account, the same secure coverage you trusted under our state charter. And while our charter is evolving, your experience won't change: your accounts, routing numbers, and the products you depend on remain just as they are today. This change empowers us to serve you even better for years to come.

Scholarship Season is Here!

\$100,000 Scholarship Program Opens January 2

The BayPort Foundation awards \$100,000 annually in tuition assistance. Our Scholarship Program is unique because we allow funds to be applied to not only colleges and universities, but trade and vocational schools as well. Scholarships range from 1-year to 4-year grants, as well as general and specific scholarships for Newport News Shipbuilding Apprentice School graduates and Virginia Peninsula Community College students. BayPort now offers 12 different scholarship types to high school seniors, college students, and full-time working adults. This year's application deadline is March 31, 2026. Visit bayportcu.org/foundation to learn more and to apply.

Please see each available scholarship below.



SCHOLARSHIPS FOR HIGH SCHOOL SENIORS

Beard/Bennett
Memorial Scholarship

George R. Dudley, Jr. Scholarship

SRCU Member Scholarship



SCHOLARSHIPS FOR COLLEGE STUDENTS

Directors Scholarship

Burton P. Hill Scholarship

Donald I. Steppe
Memorial Scholarship

McGee Family Scholarship

Rowe Family Scholarship

Julie Heldreth
Memorial Scholarship



SCHOLARSHIPS FOR WORKING ADULTS

Wiatt Memorial Apprentice
School Scholarship

Tuition Booster Scholarship

Wright Family Scholarship



Inside Business
The Hampton Roads Business Journal

PRSRT STD
US Postage
PAID
Norfolk, VA
Permit #287

One BayPort Way, Suite 350
Newport News, VA 23606

Holiday Schedule

BayPort Branches will be closed in observance of:

Martin Luther King Jr. Day:

Monday, January 19, 2026

Presidents' Day:

Monday, February 16, 2026

INTRODUCTORY RATE OFFER

Enjoy 0% APR* on balance transfers until May 2027

Hurry! Consolidate, save, and start the new year right. Transfers must be made by April 15, 2026.

*APR = Annual Percentage Rate. This promotion begins January 15, 2026. Balance transfer fee of \$5.00 or as low as 3.99% of the amount of each balance transfer, whichever is greater. Foreign Transaction Fee 1.10% of each transaction in U.S. dollars. Promotional rate will remain in effect until statement closing May 2027.



We're here to help and answer your questions.



Call

Our Contact Center can be reached at
(757) 928-8850 or **(800) 928-8801**.
After-hours support is available for
account information or general questions.



Here to Help

Log in to **Online Banking Support** to send
a secure email or visit **bayportcu.org** to
schedule a branch appointment, chat, or
find a nearby BayPort Branch or ATM.



Safeguard Against Fraud

BayPort will never call or email you to ask
for passwords, Social Security numbers,
PINs, or sensitive information. If in doubt,
hang up and call us at **(757) 928-8850**.

Follow @bayportcu on social media to keep up-to-date on the latest news!



Federally insured by NCUA.