

BayPort SPRING & SUMMER 2026 Breeze

Love Your Home 100%

Unlike other financial institutions, which only allow you to borrow up to 80% of your home equity, BayPort lets you borrow up to 100%!

Plus, with a 3.49% APR* promotional rate for 9 months, BayPort's Home Equity Line of Credit makes it easy to turn your home's value into the funds you need right now. Offer available to new and existing HELOC members. Planning renovations? Consolidating higher-rate debt? Covering unexpected expenses? With BayPort, tap into your home's value for flexibility and peace of mind when it matters most. Apply online or visit a BayPort branch. Use promo code **EQUITY** when completing your application. Learn more at bayportcu.org/borrow/home-equity.



Here's what makes this offer stand out:

- ✓ Get immediate access to funds when you need them.
- ✓ Enjoy a 3.49% APR* promotional rate for 9 months.
- ✓ Pay off high-interest debt with low-interest money.
- ✓ Borrow today with a fixed or variable rate home equity line of credit.
- ✓ Choose a traditional HELOC with a 10-year draw and a 15-year repayment period, a 30-year HELOC with a 15-year interest only draw period followed by a 15-year repayment period, or two fixed rate HELOCs; each have a 2-year interest only draw period then convert to either a 10- or 15-year repayment period.

*APR = Annual Percentage Rate. Certain restrictions and terms may apply. Interest rates are subject to change without notice. The promotional rate of 3.49% is good for 9 months once the initial advance has been made during the promotional period of April 1 - June 30, 2026. As of March 31, 2026, rates following the promotion period are 6.49% - 11.04% based on creditworthiness. Call or check website for updated rates.



This April, Enjoy 25%* off Estate Planning Packages with Legal Karma!

Through BayPort's partnership with Legal Karma, we make it easy to create wills, trusts, powers of attorney, and more. Visit our website or stop by a branch to learn more.

*Use promo code **BAYPORT25** between April 1 - April 30, 2026 to receive 25% off.

Enjoy 5% Cash Back or 3x Rewards on Your DIY Home Improvements!

Use your BayPort Mastercard® to receive 5% Cash Back or 3x rewards on home improvement purchases until June 30, 2026.* Learn more at bayportcu.org/borrow/credit-cards.

*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.

Take a Break with Skip-A-Payment!

Hit pause on your monthly loan payment with our Skip-A-Payment program. It only takes minutes to conveniently put in your request online—right from home or on the go with your mobile device. Visit bayportcu.org/borrow/skip-a-payment to learn how!

Get Paid Up to Three Days Early!

With BayPort's early ACH feature, you can receive your money up to three days sooner when you set up direct deposit in a BayPort checking account. Funds may be available after midnight on the date it is sent. Learn more at bayportcu.org/bank/checking.

Call for Nominations

The BayPort Credit Union Nominating Committee is now accepting nominations for the 2027 Board of Directors. Craig Holley has been appointed to chair this year's Nominating Committee. The committee will present nominations for the Board of Directors for BayPort Credit Union. Serving on the committee with Craig Holley are Ray Bagley, Suzanne Beckstoffer, Mary Cullen, LeMeshia Steele, and Thomasina Wright.

Applications must be received by the close of business on Friday, August 7, 2026. Terms are three years, and all members are eligible to apply. Nominations must be in writing and mailed to:

BayPort Credit Union
ATTN: BayPort Nominating Committee
One BayPort Way, Suite 350
Newport News, VA 23606

BayPort's 98th Annual Meeting Broadcast Recap

Each year, the purpose of BayPort's Annual Meeting is to provide a meaningful recap of the work we're doing for our members and communities.

We are happy to announce the four nominees serving a 3-year term on BayPort Credit Union's Board of Directors:

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

Members who registered to watch were entered to win one of three cash prizes of \$1,000, \$750, and \$500. Congratulations to our winners!

- ✓ Mary, Newport News – \$1,000
- ✓ Keith, Hampton – \$750
- ✓ Peter, Norfolk – \$500

To view the 2026 Annual Meeting Broadcast or read the 2025 Annual Report, visit bayportcu.org/about/news.



Planning for a Successful Retirement

BAYPORT FINANCIAL RETIREMENT SEMINAR



Belinda G. Moss, Ph.D.
"Retirement in the 'Easy Flow'"
PB Success Unlimited, Inc.



Lisa Walker
"Medicare & Medigap:
What You Need to Know" Bay Aging



Eileen Churchill
"Medicare & Medigap:
What You Need to Know"
Senior Services of Southeastern Virginia



P. Robert Asercion, Esq.
"Trusts & Their Effectiveness"
Weisberg & Weisberg, PLLC



**Margaret Taylor,
MBA, CRPC® NAPA
401(k) Rollover
Specialist ((k)RS™)**
"Retirement Basics:
Preparing for the Future"
BayPort Financial,
available through Osaic
Institutions, Inc.



Available through Osaic Institutions, Inc.

RSVP at bayportcu.org/investments-retirement/

*Investment and insurance products and services are offered through Osaic Institutions, Inc., Member FINRA/SIPC. BayPort Financial is a trade name of BayPort Credit Union. Osaic Institutions is not affiliated with Bay Aging, BayPort Credit Union, PB Success Unlimited, Inc., Senior Services of Southeastern Virginia, or Weisberg & Weisberg, PLLC. Products and services made available through Osaic Institutions are not insured by the NCUA or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any credit union or credit union affiliate. These products are subject to investment risk, including the possible loss of value.

BayPort Celebrates Financial Literacy Month with Workshops, Prizes, and Community Events

April is National Financial Literacy Month, and BayPort is inviting members to build better money habits and possibly win cash while doing it! Throughout April, BayPort is providing free educational workshops, valuable incentives, and easy-to-access resources.

Credit Score Member of the Month

Members who increase their credit score by five points or more will not only enjoy better financial offers and lower rates but also have the opportunity to win \$1,000 toward reducing their debt. Official sweepstakes rules and entry details are available online.

School Savings Sweepstakes

We are encouraging members to build savings through our School Savings Sweepstakes. By depositing at least \$1 each month for three consecutive months into a BayPort Savings account, members can win \$1,000 for themselves and \$1,000 for their school's PTA—while learning about the importance of maintaining a savings fund.

Free Virtual Workshops and Live Q&A

BayPort provides free, interactive workshops live via Facebook and Zoom twice weekly. Our free workshops equip members with strategies to manage credit cards, loans, and monthly bills. BayPort offers on-site Financial Bingo sessions, which are a fun and engaging way for groups to build financial knowledge together. BayPort also offers large-group programs where people can enter to win \$1,000 toward paying down debt.

Visit bayportcu.org to learn more about all of the above initiatives, view upcoming workshops and events, or to reach out to BayPort.



Top photo: Desiree Whitley, Credit Score Member of the Month Winner, Hampton, VA

Middle photo left to right: Chase Breeden, School Savings Sweepstakes Winner, Aston Williams Acting Principal, Smithfield, VA

Bottom photo: Christian Juman, \$1,000 Workshop Winner, Newport News, VA



Inside Business
The Hampton Roads Business Journal

One BayPort Way, Suite 350
Newport News, VA 23606

Holiday Schedule

BayPort Branches will be closed in observance of:

Memorial Day: Monday, May 25

Juneteenth: Friday, June 19

Labor Day: Monday, September 7

Columbus Day/ Indigenous Peoples' Day: Monday, October 12

Introducing the first-in-market Take-Back™ Loan.

With a Take-Back Loan from BayPort, you can pay ahead to lower your loan balance and later “take back” those extra funds when needed. Tackle unexpected expenses immediately or continue saving for the future. Enjoy added financial flexibility with no fees or penalties. Every loan should work like this! Discover more at bayportcu.org/borrow/loans-with-take-backs.



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.