

# BayPort SPRING 2019 Breeze

## BayPort Celebrates Students



April is designated as National Youth Month for credit union members, which means there is no better time to select the recipients of \$90,000 in scholarships. In addition, BayPort awards over \$10,000 a year in Teacher Grants to help our educators bring creative, new financial education programs to their classroom.

If you know BayPort, you know we celebrate our students all year long. By providing interactive workshops, Student-Run Credit Union Programs, online apps and activities, and Student Reward\$ for saving, BayPort students have all the tools they need to become financially wise. Did we mention we even offer an account that earns up to 5.00% APY\* for student members?

Visit us online or stop by your local branch to learn how you can help your student start their path to a successful financial future.

\*Annual Percentage Yield. Must be under 25 years of age to be eligible for a Fast Start Savings. 5.00% APY earned on first \$500 in deposits. Minimum monthly deposits of at least \$10.00 required to earn the dividend rate/APY on your Fast Start Savings Account. If deposit requirement is not met, your dividends/APY earned on your funds will revert back to the Young Investors rate. Rates subject to change without notice.



### Get your ducks in a row with 2.99% APR\*

on balance transfers to a BayPort credit card by April 30, 2019. Promotional rate valid until December 2019.

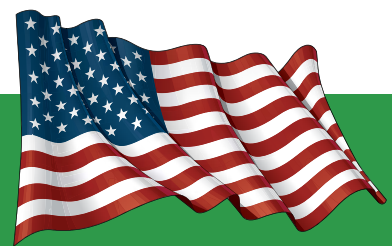


### New Branch opening this spring

1013 University Blvd.  
Suite 290  
Suffolk, VA 23435



One lucky member will receive up to \$25,000 towards their debt and 25 members up to \$1,000. Visit [bayportcu.org](http://bayportcu.org) to enter.



### BayPort upcoming holiday schedule

BayPort branches will be closed in observance of the following holidays:

**Memorial Day:** Mon., May 27, 2019  
**Independence Day:** Thu., July 4, 2019

\*Consumer accounts only. Unpaid balances will revert back to the current APR at that time. BayPort loan balances are not eligible. Certain restrictions apply.

## BayPort Insurance

Do you have the right coverage?

Whether you are in need of insurance for the first time or you just want to make sure you have the right coverage now, let our agents at BayPort Insurance help you find the right policy that takes care of you and your family.



**Brian Smith, CPCU CLU CHFC CLF**  
– Agency Manager



**Dina Willoughby** – Sales Agent



**Patty Gaskins** – Sales Agent



**Angela Joseph** – Customer Service Representative

**Get your free quote.**

**757-493-5140**

**info@bayportinsurance.com**

Any insurance required as a condition of an extension of credit by BayPort Credit Union is not required to be purchased from BayPort Insurance, LLC and can be purchased from an agent or insurance company of the member's choice. Business conducted with BayPort Insurance, LLC is separate and distinct from any business with the credit union. Insurance purchased through BayPort Insurance, LLC is not a deposit, not federally insured, not an obligation of the credit union, not guaranteed by the credit union or any affiliated entity, involves investment risk, including the possible loss of principal, and may be offered by an employee who serves both functions of accepting member deposits and selling insurance.

## BayPort's 91<sup>st</sup> Annual Meeting



This year's Annual Meeting was held on February 19th at the Hampton Roads Convention Center. Over 1,000 members joined us to hear about what your credit union accomplished in 2018 and what to look forward to this year.

Some of the highlights were: Continued growth and financial stability, a new website launch in March, \$100,000 in scholarships and grants to be awarded in 2019, and a new branch in North Suffolk.

Re-elected for three-year terms were incumbent directors: Suzanne M. Beckstoffer; Mary A. Campbell; Maureen H. Davis; Theodore L. Stewart, Sr.; and Nancy P. Hill. Ray C. Bagley was elected to fill the unexpired term of Donald I. Steppe for one year.

At the reorganization meeting the following officers were elected: Suzanne M. Beckstoffer, Chairman; Theodore L. Stewart, Sr., First Vice Chairman; Pamela J. Rowe, Second Vice Chairman; Maureen H. Davis, Secretary/Treasurer; and Nancy P. Hill, Asst. Secretary.

### Important Notice for eStatement Users

EStatement users will now receive eNotices (electronic notice) for all transactional notices as opposed to a letter. If a notice is placed on your account, you will receive an email to log into Online Banking and retrieve your notice.

Receiving notices as quickly as possible may help reduce late charges and prevent overdrafts. Log into your Online Banking today and verify your email address to ensure you receive account notices as quickly as possible.

# BayPort Credit Union One City Half Marathon

On Sunday, March 3, 2019, the BayPort Credit Union Inaugural One City Half Marathon took place in Newport News. Runners started their journey at Menchville High School. The course gave participants new to the area an excellent introduction to Newport News and allowed locals to reconnect with the rich history and incredible scenery.

Along with the BayPort Credit Union Inaugural One City Half Marathon, four other races took place to include the One City Marathon, the One City Marathon Relay, the Maritime 8K, and the Nautical Mile Fun Run. We had several BayPort staff participate in the different races, including our Chairman of the Board, Suzanne Beckstoffer.

Congratulations to all the runners!





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## BayPort Locations

### Chesapeake

677 N. Battlefield Blvd.\*  
544 S. Battlefield Blvd.  
2445 Old Taylor Rd.\*

### Gloucester

2369 Geo. Washington Mem. Hwy.\*

### Grafton

5028 Geo. Washington Mem. Hwy.\*

### Hampton

1168 Big Bethel Rd.  
2300 Cunningham Dr.  
199 Fox Hill Rd.  
22 Lincoln St., 3rd Floor

### Newport News

One BayPort Way  
433 Denbigh Blvd.\*  
955 Harpersville Rd.  
3711 Huntington Ave.\*  
5001 Huntington Ave.  
3101 Jefferson Ave.  
8000 Marshall Ave.  
12512 Warwick Blvd.

### Norfolk

600 Church St.

### Smithfield

1290 Smithfield Plaza

### Suffolk

1463 North Main Street\*

### Williamsburg

4171 Ironbound Rd.\*

### Virginia Beach

4388 Holland Rd.\*  
5225 Providence Rd.\*

\*Also serve as CO-OP Shared Branch Locations

## Contact Us

ALL BRANCHES &  
GENERAL INFORMATION

**757.928.8850**

TOLL-FREE NUMBER

**1.800.928.8801**

BALANCES/RATES

(Audio Response)

**757.244.STAR**

MORTGAGES

**757.896.8769**

WEBSITE

**[www.bayportcu.org](http://www.bayportcu.org)**

