# BayPort BayPort

# **BayPort Members Win Holiday Shopping Sprees**

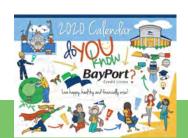


Last month, BayPort CEO Jim Mears awarded 12 lucky winners, who range in age from 19 to 89, and one Salvation Army family shopping sprees at local Kroger stores across Hampton Roads. The winners were chosen at random from more than 60,000 members and 4.5 million entries in our BayPort Mastercard<sup>®</sup> 3-Minute Shopping Spree Sweepstakes.



### Tap to Pay with New Contactless Cards

Tap and pay and then be on your way with our shiny new contactless debit and credit cards. Coming soon in 2020!



### Don't Miss a Date in 2020

Receive a free 2020 wall calendar. Now in a branch near you!



We're thrilled to sponsor the second annual BayPort Credit Union One City Half Marathon on Sunday, March 1, 2020. The journey begins at Menchville High School and follows the final miles alongside the James River before crossing the finish line.



### Fresh New Look for Mobile App

Download the conveniences of our newly redesigned mobile app, featuring the modern mobile banking you need, along with a few fresh upgrades.

## Let BayPort Financial help you plan for retirement

We are dedicated to helping you meet your retirement planning, estate planning and investment management needs. Call to schedule your complimentary review today.



Mark McKnight, CRPC<sup>®</sup> 757-928-8931



Margaret Taylor, CRPC<sup>®</sup> 757-595-2147



### Schedule your complimentary consultation.

Visit our website: https://www.bayportcu.org/protect/ investments-retirement/

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured**, **are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. Newport News Shipbuilding Employees' Credit Union (NNSECU) has contracted with CFS to make non-deposit investment products and services available to credit union members. BayPort Credit Union is a DBA name for NNSECU.

# 2020 Annual Meeting Announcement



You are invited to attend the Annual Meeting of Shareholders of BayPort Credit Union, a Virginia Corporation. The meeting will be held at the Hampton Roads Convention Center on Tuesday, February 18, 2020 at 7:30 p.m.

The purpose of the Annual Meeting is as follows:

- 1. To hear annual reports of Officers and Committees
- 2. To elect four (4) Directors to serve for the period of three (3) years. The 2020 Board Nominees are:

LeMeshia M. Steele Katina L. Keener Thomasina R. Wright, Incumbent Mary L. Cullen, Incumbent Ray C. Bagley, Incumbent

3. To transact other business as may come before the meeting.

Doors open at 6:30 p.m. The meeting begins promptly at 7:30 p.m. Vote for your 2020 Board of Directors at any BayPort branch location near you (except 50th Street) from February 7 to February 17, 2020. In partnership with the Virginia Peninsula Foodbank, don't forget to bring a bag of nonperishable food items to the meeting for a chance to win a special prize!

# **Board of Directors**

Suzanne M. Beckstoffer, *Chairman*Theodore L. Stewart, Sr., *First Vice Chairman*Pamela J. Rowe, PMP®, *Second Vice Chairman*Maureen H. Davis, *Secretary/Treasurer*Nancy P. Hill, *Assistant Secretary*Ray C. Bagley
Mary A. Campbell
Mary L. Cullen
J. Paul Kirkland
Jennifer M. Miller
Boa
G. C. Wiatt, Jr., CCUE®, CCUV®
Bur
Paul F. Willis, Jr.
Dor
Thomasina R. Wright
Rob

### **Board Emeritus**

Burton P. Hill Donald E. King Robert L. Sterling



# **Scholarship Season Is Here**

Here at BayPort, we recognize the importance of higher education but also understand it can come with a pricetag. That is why we founded our scholarship program almost 60 years ago. Since then, BayPort has awarded nearly \$1 million in scholarships to support member students in funding their educational pursuits.

We offer different scholarship types to qualifying members, including high school seniors, individual Student-Run Credit Union tellers and members, college students, and full-time working professionals going back to school. *Scholarship application deadline for the 2020-2021 school year is March 31, 2020.* To learn more, visit our website.

# BayPort Hosts Pop-Up Workshops and Trivia Nights All Across Hampton Roads

Join us at one of your favorite local cafés or breweries and enjoy a casual conversation with our Financial Educator on topics ranging from paying down debt to improving credit.

Don't miss out on being happy, healthy, and financially wise in the New Year and put one of the below dates on your 2020 BayPort calendar! *Visit bayportcu.org/events for more information and to RSVP.* 

### **Budgeting for the New Year**

Saving money is easier said than done. Don't start the New Year with the budgeting blues!

Tues., Jan. 14 at Tradition Brewing, Newport News
Tues., Jan. 21 at Decent People Taproom, Suffolk
Thurs., Jan. 23 at Schooners Grill, Newport News
Tues., Jan. 28 at Smartmouth Brewing, Virginia Beach

### **Paying Down Debt**

We have all heard the saying, "pay yourself first." We'll explain why this is important and discuss how to do this while paying down debt at the same time!

Thurs., Feb. 6 at Panera, Chesapeake

Thurs., Feb. 6 at Oozlefinch Craft Brewery, HamptonTues., Feb. 25 at Whole Foods Café, Newport NewsTues., Feb. 25 at Smartmouth Brewing, Virginia Beach

### Name the 5 Factors That Make Up Your Credit Score

Don't leave your good credit score to chance. You may be surprised to find out what does and does not impact your score.

Tues., March 10 Aromas, Newport News

Thurs., March 12 Taste, Chesapeake

Tues., March 24 Tradition Brewing, Newport News

Thurs., March 26 Aromas, Newport News



# Holiday Schedule: Branches will be closed on Monday, January 20, 2020





Face-to-face or online, we're here to answer questions and point you in the right direction.



After-hours support is available for general account information and inquiries 24 hours a day, 7 days a week.



**Web** Visit our website to find BayPort branch locations, ATMs and read the latest news

articles and announcements.

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**Email** Visit our website to send us a secure email anytime.



# **Contact Us**

24/7 MEMBER INFORMATION CENTER 757-928-8850 1-800-928-8801 MORTGAGE CENTER **757-896-8769**  WEBSITE www.bayportcu.org