

Borrow up to 100% of Your Home's Equity and Open the Door to New Possibilities



The good news for homeowners just got even better. With BayPort's low rates and 100% financing options, we've made tapping into your home equity as easy as 1-2-3. First, apply online with automatic approval.* Second, receive a quick closing for faster access to your funds. And third, get a rate discount with automatic payments from your BayPort account. Use Promo Code: **EQUITY**.

*Certain restrictions apply. Visit website for details. If automatic payments stop , the rate will revert back to the original rate. Homes must be located in Virginia or North Carolina. Interest may be tax-deductible (consult your tax adviser). Fees may apply. Available for primary residences (up to 100% CLTV) and vacation homes (up to 90%). Use Promo Code: EQUITY upon application.



Helping our Communities Cope with COVID-19

BayPort donated \$150,000 to help provide relief and other support to five local Hampton Roads organizations during the COVID-19 pandemic.



Get Social with BayPort

Social distancing have you feeling a little out of the loop? Stay connected with BayPort on Facebook, Instagram, LinkedIn, and now Twitter. So, follow, like, share and stay in-the-loop, all the time!



Holiday Schedule

BayPort Branches will be closed for the following holidays:

Labor Day: Monday, September 7, 2020

Columbus Day: Monday, October 12, 2020



Fuel-Up on Gas and Get Rewarded Using a BayPort Credit Card

Receive 5% Cash Back or 2x Rewards anytime you fuel-up until Sept<u>ember 30, 2020.*</u>

*Qualifying purchases less credit, returns, and adjustments. All net purchases in excess of \$3,000 per quarter will earn the standard 1% cash back. Eligible merchants and associated merchant category codes required.

Let BayPort Financial help you plan for retirement. Real people. Ready to get you started.

We are dedicated to helping you. When considering retirement, it's easy to think you have plenty of time – but starting now helps strengthen your financial future. Call to schedule your complimentary review and let's get started today.



Mark McKnight, CRPC[®] 757-928-8931



Margaret Taylor, MBA CRPC[®] 757-595-2147



*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered brokerdealer (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.

Call for Nominations



The BayPort Credit Union Nominating Committee is now accepting nominations for the 2021 Board of Directors. Mary Campbell 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 Mary Campbell are Mary Cullen, Maureen Davis, Dave Haskiell, LeMeshia Steele, and Thomasina Wright.

Applications must be received by close of business Friday, August 7, 2020. 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 Announces Winners of Debt Paydown Sweepstakes



A special education teacher, a small business owner, an elementary school assistant principal, and a retired shipyard worker are among the 10 winners of BayPort's \$50,000 Debt Paydown Sweepstakes. The 10 winners, ranging in age from 23 to 71 and spanning eight cities, each received up to \$5,000 to help reduce or pay off their credit card debt.

The Sweepstakes was open to members and non-members who made a balance transfer of at least \$500 to a new or existing BayPort credit card, signed up for online banking, and registered for the credit union's newest free member benefit Credit Score. Credit Score allows members to monitor their credit score, access their full credit report, take advantage of credit monitoring alerts, and receive tips to improve their credit score. Visit bayportcu.org to read the latest news articles and announcements.

BayPort Awards Scholarships to 16 College Students, Working Professionals and 24 High School Seniors

Since 1961, BayPort has supported members by funding their educational pursuits. Over that time, we have awarded nearly \$1 million in scholarships. This year, BayPort will award over \$100,000 in scholarships and grants to help students, teachers, and parents. Our scholarship program is open to high school seniors preparing to enter college, current students, and working adults who are obtaining degrees.

BayPort is proud to partner with WAVY-TV NBC and WVBT-FOX43 to honor this year's scholarship recipients as part of the credit union's Scholarship Salute recognition program. Visit our website and follow us on social media for more details.

BayPort is pleased to introduce its 2020 scholarship recipients:

George R. Dudley Jr. Scholarship

• Grace Handle, Smithfield High School

Beard-Bennett Memorial Scholarship

- Laura Madler, Menchville High School
- Charles Cutler, Smithfield High School
- Kaylee Good, Tabb High School
- Jaidyn Salvio, *Warwick High School*
- Alexander Kincaid, Western Branch High School
- Skylar Haskiell, York High School

Student-Run Credit Union Tellers

- Alexandria Riva, Gloucester High School
- Trinity Carter, Heritage High School
- Emauni Crawley, Heritage High School
- Andrew Anderson, Kecoughtan High School
- Gabriella Newsome, Kecoughtan High School
- Michael McFadden, *Peninsula Catholic High School*
- Sophia Christian, Smithfield High School
- Michael McClellan, Woodside High School
- Quentin Perrin, York High School

Student-Run Credit Union Members

- Owen Stanton, Hampton Roads Academy
- Chandler Bagwell, Heritage High School
- Kaija Bratcher, Heritage High School
- Jahniyah Thomas, *Heritage High School*
- Zane Wise, King's Fork High School
- Shubana Mohammad, Peninsula Catholic High School
- Taylor Ditto, York High School
- Emma Reilly, York High School

Burton P. Hill Scholarship

• Marissa Martin, Christopher Newport University

Directors Scholarship

- Alexis Riddick, Chowan University
- Sara Worrill, Edward Via College of Osteopathic Medicine
- Casey Duke, George Mason University
- Christine Tyson, Saint Leo University
- Kellie Howell, University of Maine
- Sarah Smith, Virginia Commonwealth University
- Victoria Saetang, Virginia Commonwealth University

Tuition Booster Scholarship

- Jasmine Williams, Bluefield College
- Candy Finsley, Capella University
- Cathrine Anthony, College of William and Mary
- Tanika Vasquez, Strayer University
- Ciara Walker, Thomas Nelson Community College
- Emma Ferguson, Thomas Nelson Community College

A.T Wiatt Memorial Apprentice School Scholarship

- Alyena Stapleton, Thomas Nelson Community College
- Charles Pierce, Thomas Nelson Community College





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How can we help?

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.



Visit our website to find BayPort branch locations, ATMs, YourTeller[®] machines, and read the latest news articles and announcements.

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



Contact Us

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