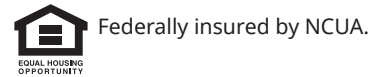




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# FALL 2021 BayPort Breeze

## \$100K in Scholarships Coming January 2022

### We are honored to introduce the new Donald I. Steppe Memorial Scholarship

Our scholarship program began in 1961 to help offset education costs. Since that time, BayPort has awarded over \$1 million in tuition assistance to its members. Next year, our philanthropic arm, the BayPort Foundation, will be giving away \$100,000 to area high school seniors, college students, and working adults attending an accredited university, trade, or vocational school. In addition to our existing scholarships, we are honored to introduce the new Donald I. Steppe Memorial Scholarship.

The Donald I. Steppe Memorial Scholarship is a gift from his wife, Martha, as an inaugural donor to the BayPort Foundation Legacy Giving Program, which honors those who share our commitment and philanthropic efforts. Don's life revolved around family, friends, sports, church, travel, and a job he loved for 62 years. He served our credit union and its members as a dedicated board member for 40 years. He was a graduate of the Apprentice School, NC State University, and received his MBA from The College of William & Mary. He was a Certified Manufacturing Engineer and taught as a faculty member for 35 years at Thomas Nelson Community College. Don was a true advocate for the credit union movement. Due to Don's distinguished service, he was named a BayPort Credit Union Director Emeritus.



BayPort's Scholarship Program opens January 1, 2022. Applications will be evaluated on the following criteria: GPA, academic achievements, financial need, school and community involvement, and a written essay. The application deadline is March 31, 2022. Visit [bayportcu.org/foundation](http://bayportcu.org/foundation) to learn more.

## Thank you to our Crawlin' Crab Race Weekend sponsors

The BayPort Foundation is pleased to announce it has partnered with Cox Business/Cox Media, Newport News Shipbuilding, and Staples as official race sponsors of the BayPort Foundation Crawlin' Crab Race Weekend. The Crawlin' Crab Race Weekend is the Foundation's inaugural family-friendly fundraising event on October 2-3, 2021. To learn more, visit [bayportcu.org/foundation](http://bayportcu.org/foundation).

### Official Race Sponsors



## How can we help?

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



### Contact Center

Call (757) 928-8850 or (800) 928-8801. After-hours support is available if you need account information or have a general question.



### Web

Visit [bayportcu.org](http://bayportcu.org) to make a branch appointment, Chat or find BayPort branch or ATM locations.



### Email

BayPort members can log in to Online Banking Support and submit a secure message anytime. We'll respond shortly.



### Love Your Home Equity Rate!

Receive a promotional rate of 1.99% APR\* for the first six months. Use promo code **EQUITY**.

\*APR = Annual Percentage Rate. Certain restrictions and terms may apply. Interest rates are subject to change without notice. The promotional rate of 1.99% is good for 6 months once \$5,000 in advances have been made during the promotional period of Aug 9 - Nov 30, 2021. Membership eligibility required.



### Let Someone Else Do the Cooking ... And Get Paid

Use your BayPort Mastercard® to receive 5% Cash Back or 2x Rewards on all restaurant purchases until Dec. 31, 2021.\*

\*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.



### Make A Branch Appointment Online

Available now on our website or through Online and Mobile Banking. Whether you need to open a new account, apply for a loan, or general account maintenance, we're here to help.



### Holiday Schedule

BayPort Branches will be closed for the following holidays:

**Columbus Day:** Mon., Oct. 11

**Thanksgiving:** Thurs. Nov., 25 & Fri., Nov. 26

**Christmas:** Fri. Dec., 24 close at 2 p.m. & Sat., Dec. 25

**New Year's:** Fri., Dec. 31 close at 2 p.m. & Sat., Jan. 1



## Flood insurance can help make things right again.

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BayPort Insurance Sales Agent

**Angela Joseph**  
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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 Wins Top Industry Awards in Community Giving, Financial Education, and Member Service

For the second straight year, BayPort has won in all four award categories in the Social Responsibility Awards sponsored by the Virginia Credit Union League and the Credit Union National Association (CUNA). BayPort is being recognized for our sustained community giving and robust scholarship program, virtual financial education outreach, and enhanced digital wellness tools to members.

In the Dora Maxwell Award category, BayPort won first place for our annual giving of more than half a million dollars to local charitable organizations, as well as our \$90,000 scholarship assistance to high school students, college students, and working adults going back to school. Additionally, we are recognized for our launch of the BayPort Foundation.

In the Desjardins Youth Financial Education Award category, BayPort won second place for pivoting to a virtual environment to continue providing outreach to 57 partnering schools in their Student-Run Credit Union programs. In the Desjardins Adult Financial Education Award category, BayPort won second place for our launch of Credit Score, our new free credit monitoring tool in Online and Mobile banking.

Lastly, in the Louise Herring Award category, we won second place for providing enhanced digital services to members, illustrating our continued commitment to making banking easy and convenient. BayPort is the only state winner in our asset category to win in all four award categories and is now eligible for national honors, which CUNA will announce in November.

In addition, BayPort is pleased to announce it has been named to *Forbes'* magazine annual list of America's Best-In-State Credit Unions. BayPort is ranked #2 in this year's listing, one of only five Virginia credit unions making the 2021 list. Of the 5,068 credit unions nationwide, just 190 unique credit unions made the list. To read more, visit our website at [bayportcu.org/about/news](http://bayportcu.org/about/news).

## Nominations by Petition

The 2021 Nominating Committee has filed nominees to serve on the 2022 Board of Directors. Please review the nominees' brief statement of qualifications and biographical data featured in this edition of the BayPort Breeze. Nominations for vacancies on the Board of Directors may also be made by petition signed by 500 members. Nominations by petition must be received by the Nominating Committee no later than the close of business Monday, November 15, 2021. All forms, including petition forms, may be obtained at any BayPort Credit Union branch. If the number of nominees equals the number of positions to be filled, there will be no election by ballot. There will be no nominations accepted at the Annual Meeting Broadcast.

## Meet BayPort's Board Nominees

The following information is presented to acquaint you with the nominees for the Board of Directors. The Nominating Committee made nominations in accordance with the Credit Union bylaws. Credit Union directors are volunteers, democratically elected by vote of their fellow members, and serve all of us without pay.

### Craig Holley, Jr.



Craig currently works at the corporate office for Huntington Ingalls Industries (HII) in Newport News, Virginia where he was recently promoted to subject matter expert as a Financial Analyst for Banking & Capital Markets and Risk Management.

Craig began his career with HII at Newport News Shipbuilding in a rotational Business Integration Program in 2010. This opportunity exposed him to Program Finance, Overhead, and Rates & Forecasting within his first three years. In Rates & Forecasting, he served as a lead Rates Analyst developing and negotiating the overhead cost structure of CVN 79, taking into account various inputs such as inflation and interest rates. He later took on jobs of increasing responsibility, including Senior Financial Analyst of the CVN 79 program.

Craig was selected to an 11-member Transformation Team where he presented key challenges and opportunities to executive leadership in 2017. In 2018, he earned the President's Model of Excellence award for "Courage to Make a Difference: Establishing a Culture of Appreciation in Business Management." Within his church, he has facilitated Crown Financial classes leading both teens and adults through money management skills. He volunteered at Mid-Atlantic Teen Challenge helping to encourage young men through life challenges, served as a Commander for Royal Rangers, and currently operates the soundboard during Sunday services.

Craig attended Christopher Newport University where he double-majored in Economics and Finance graduating at the top of his business class in 2010. He's been happily married to Armalita Holley since 2005 and is the proud dad of five children: Misha'el, Moriyah, Myriam, Amiah, and Eden.

### Suzanne M. Beckstoffer, Incumbent



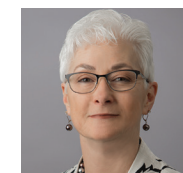
Incumbent, up for re-election, Suzanne Beckstoffer was elected to the Board of Directors in 1992 and has served as Chairman of the Board since 2010. She is an ex-officio member of all Board committees.

Suzanne is a Fellow and Past-President of the Society of Naval Architects and Marine Engineers. She retired from Newport News Shipbuilding in 2016 as Director Engineering, Process & Tools. Since then, she has continued her work in engineering education and financial literacy. She is an adjunct professor for the U.S. Merchant Marine Academy, and sits on the Marine Board of the National Academies of Science - Engineering - Medicine, the ABET Industry Advisory Council, and several university boards. She serves locally on the Board of the Peake Childhood Center, and volunteers in mentoring and other student programs at Christopher Newport University and Norfolk State University.

A graduate of North Carolina State University with a B.S. in Civil Engineering, Suzanne also earned her MBA from The College of William and Mary. She has earned the Basic Certificate, the Edward A. Filene Certificate, and the William Raiffeisen Certificate of the credit union Volunteer Achievement Program. She is a member of the Virginia Credit Union League's Governance Committee. The Peninsula Engineers Council elected her "Engineer of the Year" in 2015.

Suzanne is an active member of Trinity Lutheran Church. She also enjoys nonfiction writing, gardening, the beach, and traveling with her husband Hank.

### Maureen H. Davis, Incumbent



Incumbent, up for re-election, Maureen (Harris) Davis has served on the Board of Directors since 2013 and served as Board Secretary from 2016 through 2020. She currently serves as First Vice Chairman of the Board. Maureen is Chairperson of the Strategic Planning Committee and serves on the Policy/ALM/Delinquent Loan and Technology committees. She served on BayPort's Supervisory Committee from 2006 to 2013.

Maureen graduated with a degree in Accounting from Christopher Newport University and continues to work towards obtaining the Credit Union National Association Certified Volunteer certificate.

Maureen retired in 2015 from Newport News Shipbuilding after 25 years of service where she held various management level positions in Finance, Operations Finance, Payroll, Accounting, and IT. In addition to Newport News Shipbuilding, she also worked at Jefferson Lab, Milcom, Inc., and L-3 Unidyne.

Maureen also serves on the Advisory Board of the Salvation Army of the Virginia Peninsula and is Advisory Board Secretary. She is active in her church, Church of the Good Shepherd, in Smithfield, Virginia. Maureen and her husband, Scott, reside in Smithfield, Virginia.

### Nancy P. Hill, Incumbent



Incumbent, up for re-election, Nancy P. Hill has served on the Board of Directors since 2016 and has been a member of BayPort Credit Union since 1978. Nancy serves on the committees for Technology, Strategic Planning, Budget, Salary and Benefits. She previously served on the Executive Committee as Assistant Secretary and is currently pursuing the Credit Union National Association Certified Credit Union Board Member designation.

Nancy graduated from the College of William & Mary with two undergraduate degrees and received a Master's degree from Old Dominion University. An employee of Newport News Shipbuilding since 1997, Nancy works in the Office of the Chief Engineer in charge of Training and Critical Skills for the Engineering and Design division and, most recently, worked on an exchange of Engineering and Design classes with the Australian Naval Shipbuilding College. She has also served in Submarine Electrical Engineering, Planning and Production Control for New Carrier Construction, and Engineering and Design for Aircraft Carrier Engineering. Nancy has taught for the Apprentice School, the Night School Program for NNS and for Thomas Nelson Community College.

Nancy was awarded the Virginia Chancellor's Award for Workforce Development in 2011. She has served on several local volunteer boards and is a lifetime member of the Fulbright Association of the United States, assisting undergraduate and graduate students to study internationally. Nancy currently resides in York County and attends St. Andrew's Episcopal Church.