



Your Checking, Reimagined

Big news! Starting November 1, we're refreshing BayChecking and introducing three new accounts, each designed to meet you where you are. Every account offers unique features to make banking better than ever.

- **BayChecking:** Our familiar checking account, now with lower overdraft fees and higher debit limits.*
- **Horizon Checking:** Formerly Interest Checking, tailored for higher balances with added perks and dividends.
- **HarborLight Checking:** A simple, stress-free option with no overdraft fees or checks to manage.
- **BayTeen Checking:** For members ages 11–17, built to encourage financial awareness and independence.

There's no reason to wait to open a new account, either! Anyone with BayChecking or Interest Checking will automatically enjoy the updated benefits on November 1. BayTeen and HarborLight will also launch that day.

**learn more at bayfed.com/newchecking*

Turning Lower Rates Into Real Savings

With interest rates declining, now may be the perfect time for you to explore new financial opportunities. Lower rates can make borrowing more affordable and refinancing more rewarding, helping you save money and reach your goals faster.

The Benefit to Acting Now

For homeowners and car owners, refinancing your loan could reduce monthly payments and shorten the length of your loan. If you're considering purchasing, lower rates may also expand your buying power. Businesses and entrepreneurs can benefit too, securing lower-cost financing to grow their business or stabilize cash flow.

Your Journey

We know every member's financial journey is unique. That's why we encourage you to review your options carefully. Compare loan terms, factor in closing costs, and consider how refinancing or borrowing now fits with your long-term goals.

Our team is here to help guide you through the process and answer your questions. Visit us at a branch or give us a call at 831.479.6000 to learn how we can help!

We're Rated 5 Stars!

Bay Federal Credit Union has been awarded Bauer Financial's top 5-Star rating for our strength and stability. This recognition reflects our commitment to serving you and our community with excellence.





Financial Wellness at Bay Federal Credit Union

Presented by our partners at GreenPath Financial Wellness

5 Ways to Demystify Finance for Your Kids



How do you start teaching children about money without overwhelming them, or yourself? The key is weaving money lessons into everyday life in ways that feel natural, fun, and empowering.

1. Talk Candidly About Financial Literacy

Money doesn't have to be a taboo subject. Instead of avoiding financial conversations, bring your kids into the discussion in a low-pressure way. Ask them to help decide whether it makes sense to eat out or cook at home—these are personal finance decisions that families make regularly.

2. Turn Screen Time into Savings

Technology can be a tool, not just a distraction. With kid-friendly finance apps like FamZoo, Greenlight, or Current, children can learn how to save money effectively by setting savings goals, tracking allowance, or practicing using a debit card for small purchases.

3. Keep it Real with Everyday Money Lessons

Swipe-and-go spending makes money feel abstract. To make it real, let kids participate in everyday money management:

- Compare grocery store prices and add up the total as you shop.
- Talk about how borrowing money works and the importance of debt management as part of financial literacy.

4. Teach the Value of Giving Back

Helping children see money as a tool for generosity is just as important as teaching saving and spending. Many apps allow kids to set aside money for charitable giving. Or you can simply encourage them to choose a cause they care about, like helping animals or supporting a local food bank.

5. Start a Financial Education Library

Books bring big ideas down to kid level. Titles like Tilly the Troll's Shopping Spree for younger readers or How to Money for teens make financial literacy approachable. Financial literacy education resources, such as books and online materials, can make learning about money engaging for kids.

View the full article on the Wellness Blog at bayfed.com/greenpath.

We're Open in Marina!

Our new branch is officially open and ready to welcome you! Stop by the Promenade at the Dunes to explore the space and meet our friendly team members.

Thank you to everyone who made this new branch possible and joined us in celebrating. We're proud to finally be part of the Marina community!



'Tis the Season

This holiday season, enjoy peace of mind by using your BayFed Visa Signature® Credit Card to make your purchases more rewarding. With secure transactions, fraud protection, and rewards that give back, it's the smart way to shop. We've got your back!

Don't have a Signature Visa Credit Card? Find the card that's right for you at **bayfed.com/creditcards**.



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