

BAYWATCH

Summer 2026



HARBORLIGHT CHECKING ACCOUNT CERTIFIED BY BANK ON

Exciting news! Bay Federal's HarborLight Checking Account has earned the Cities for Financial Empowerment Fund's Bank On National Account Standards Certification by meeting over 25 features that ensure low cost, high functionality, and consumer safety.

The goal of Bank On is to ensure that everyone has access to safe and affordable financial products and services. By certifying our HarborLight account, we're among the accounts available at over 46,000 branches in all 50 states and Washington, DC.

Key features of the HarborLight Checking Account include a waivable monthly charge of only \$5, no overdraft or insufficient fund fees, the ability to pay bills and make purchases, and federal deposit insurance.

Interested in opening your own HarborLight account? Visit any of our nearby branches or apply through online or mobile banking. Open your account today and take the first step toward smarter banking!

USING CREDIT CARDS SMARTLY

Credit cards are one of the most powerful tools in your financial toolkit. They can be a great tool to support your financial health, but only if you use them smartly.

SAFETY FIRST

- Check your statement every month for unauthorized charges. Even small ones can be a sign of fraud.
- Setting up transaction alerts notifies you in real time of every purchase, so suspicious activity never goes unnoticed.

SHOP SMART

- Pay your full balance each month to avoid interest charges. Great rewards are only great if you're not paying interest to get them.
- Use the right card for the job. If your card gives you extra rewards at gas stations, such as our **Coastal Cash Visa Signature**,[®] use that card at the pump.
- When shopping online, take advantage of the fraud protections by using a credit card instead of your debit card.
- Use your credit card like cash and only spend as much as you have available in your bank account.

With a little discipline, your credit card can work for you and not against you!



INVESTMENT SERVICES at Bay Federal Credit Union

Presented by Your LPL Financial Advisors

COMPROMISED EMAILS: WHAT TO LOOK FOR

Email compromise is a common threat for users due to email being a primary form of communication in their day-to-day lives. As a result, bad actors are attempting to gain unauthorized access to email accounts and committing fraud via impersonation attempts.

UNDERSTANDING EMAIL COMPROMISE TACTICS

- Scammers often create email addresses that look almost identical to legitimate ones. Always take a moment to double-check the sender's email address before responding or clicking.
- Cybercriminals may also target people you know. Messages from "known parties" can feel safe, so watch out.
- Criminals sometimes send fake bills or invoices that look legitimate. Their goal is to pressure you into paying for something you don't owe or trick you into revealing information.

Even if a message appears to come from someone familiar, be cautious if the request feels urgent or unusual, it involves sending money, or it asks you to share personal information.

WHAT TO DO IF YOU THINK YOUR EMAIL HAS BEEN COMPROMISED

1. **Secure your account immediately.** Change the password right away and Enable Multifactor Authentication (MFA).
2. **Check for unauthorized activity.** Review your "Sent", "Deleted", and "Trash" folders for suspicious messages.
3. **Review and remove unauthorized access settings.** Attackers sometimes add forwarding rules, linked accounts, or new devices to maintain access.

Have questions about protecting your investment accounts from email fraud? Schedule a complimentary appointment and let's make sure your investment accounts stay protected.

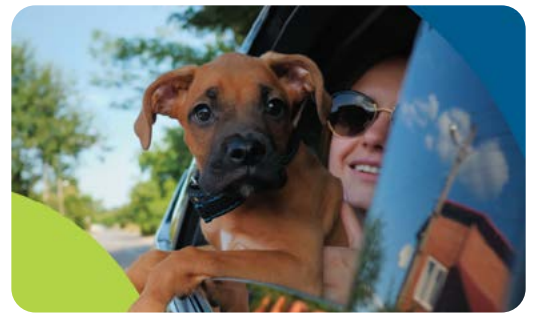
To schedule a complimentary appointment with our LPL Financial Advisors and discuss your options, visit bayfed.com/investments or call 831.479.6000, option 7.



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| Not Insured by NCUA or Any Other Government Agency | Not Credit Union Guaranteed | Not Credit Union Deposits or Obligations | May Lose Value |
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Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.



SAME CAR. FRESH START.

If you're still paying back an auto loan from a few years ago, you may be leaving money on the table. Switching lenders, not cars, is one of the fastest ways to reduce your monthly burden.

Our auto loan refinance offer makes it worth a look.

- \$200 cash back¹
- No payments for 90 days²
- Long-term savings with your lower rate

Plus, as a member-owned, not-for-profit institution, Bay Federal returns value to its members rather than shareholders, which often means more competitive rates than a traditional bank.

We're ready to help you keep more of what you earn. Visit a branch or log into online or mobile banking to get rolling on your auto refinance.

^{1,2} learn more at bayfed.com/refi



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Equal Housing Lender