



Mackinac
Credit +
Compliance

Experience,
Expertise +
Engagement

We Support Community Banks

Credit Support

MCC can support the entire credit administration process as a value-add service provider for community banks, reducing the time, training and expense of procuring skilled staff and needed technology.

Compliance

MCC delivers tailored compliance solutions for lending, deposits, online + mobile banking, treasury management, BSA and more. MCC offers a full bank compliance module.

Management Consulting

MCC provides turnkey operational and management support for a range of strategy needs, including participation loan placement, board reporting, bank examination preparation, loan review, mergers and acquisitions due diligence and more.

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Client-driven solutions to enhance credit, compliance + strategic growth processes for community banks.

First National Bank of Michigan (FNBM) was one of the first banks to partner with Mackinac Credit + Compliance (MCC) after identifying a need for a shared resource to assist Community Banks in Michigan. FNBM seized the opportunity to have MCC support our Loan Operations and Credit Department teams. The experience and professionalism at MCC is second to none and FNBM will continue to use MCC to augment various areas in the future.

Daniel E. Bitzer | President + CEO

First National Bank of Michigan, Kalamazoo, MI

Our institution engaged MCC to provide a final external review of our CECL methodology. Having known and worked with the principals for over 20 years, we chose MCC based on firsthand knowledge of their experience, expertise and thorough professionalism. The report we received was prompt, encompassing and insightful. We have incorporated all of their recommendations into our final methodology.

Paul Hinkson | Chair + CEO

The Miners State Bank, Iron River, MI

The team at MCC stepped in quickly when we had a staffing issue and provided seamless and professional credit underwriting support to ensure timely loan write ups were completed for our lenders. Their help ensured client loan requests were adjudicated efficiently. We also engaged MCC for our recent compliance audit; they were thorough, timely and professional during the process, providing value-add recommendations to our team as to oversight and process best practices. Having known the principals of MCC for some time, their team is highly qualified and they provide a variety of different services, both granular day to day and longer term macro assistance. We are happy to partner with them. They are a long term resource to support our goals and strategies at Capital.

Cristin Reid | Chair + CEO

Capitol National Bank, Lansing, MI

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Our institution engaged MCC as a co-sourced partner to assist us with the oversight and expansion of our compliance management program. Their staff was very responsive and professional when collaborating on an action plan for our institution, and their regulatory experience and expertise makes them a valuable shared resource for community banks.

Lindsey H. Milam, Esq. | VP + Chief Compliance Office
Genoa Bank, Genoa, OH

We believe that community banks can be much more effective by sharing services particularly in complex topics where most small banks can't have a bench; present substantive risk; recruiting is difficult or can't afford full time the expertise needed. We believe that Compliance is one of those areas that meets those criteria. We recently chose to partner with MCC on fully outsourcing our Compliance management because of the background of the principals in the Compliance area and the leadership at MCC. To be clear, we have extensive knowledge internally on compliance (although hard won) but don't want those leaders spending time on it when they have strengths better used in other areas. And none of us have the depth of knowledge that Scott at MCC has based on his long career at the FDIC and are unlikely to have it combined with the industry perspective from Tammy's role as a COO overseeing Compliance. They also have at least two other former regulators including Kelly, their CEO on staff. Another reason we chose MCC is flexibility because we can change our approach in the future including taking parts in-house if it makes more sense although unlikely. Our initial work with MCC on Compliance has been very good and look forward to a long relationship.

David P. Lamb | President + CEO
Oxford Bank, Oxford, MI

Community Unity Bank has partnered with MCC to oversee our commercial loan underwriting process. As a DeNovo, we have been diligently controlling staffing costs as we establish and expand our new bank. MCC has proven to be an ideal solution for us, offering credit analysis services in a prompt and professional manner. This collaboration has enabled us to swiftly and effectively address the needs of our loan clients. Working with the MCC team has been a positive experience.

Maria Dubiel | Executive Vice President + Chief Credit Officer
Community Unity Bank, Birmingham, MI

We recently signed on with MCC for various compliance audit services and loan review, after a firm we used previously was unable to perform those services going forward. We believe the timely launch of MCC is critical for community banks and are very confident that we are adding value with these services, knowing the skill sets and banking/compliance backgrounds of their staff.

Chris Gonyea | President + CEO
State Savings Bank of Manistique, Manistique, MI

Peoples State Bank of Munising has had a long-standing relationship with the principal owners of Mackinac Credit and Compliance (MCC), while they were part of the Executive Management team of mBank. We've worked closely with Kelly George and Tammy McDowell on the lending side for many years along with several of their current staff members. We would all agree that MCC has the expertise needed to provide excellent banking services in a wide variety of areas.

We have specifically enlisted MCC to provide loan review services for us in 2024. Based on our past experience with the MCC team, we feel that we'll get a high-quality work product from their knowledgeable team of professionals and look forward to working with MCC into the future.

Rick Nebel | President + CEO
Peoples State Bank, Munising, MI