



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.

Kelly W. George
CEO

(906) 286-1445
kgeorge@maccreditcomp.com

Tammy McDowell
President + COO

(906) 286-0808
tmcdowell@maccreditcomp.com

Scott Alexander
SVP + Director of Compliance

(920) 750-4020
salexander@maccreditcomp.com

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

We engaged MCC for various compliance and bank administration audits as part of our overall governance program. Their work was timely and very thorough touching on all the pertinent regulatory areas we needed to cover for our upcoming exam. The team at MCC is a trusted resource that we will look to continue to use as we grow our company and its risk profile changes, as they have the skills necessary to help us ensure prudent and efficient oversight of these critical functions.

Paul Hinkson | Chair + CEO
The Miners State Bank, Iron River, MI

Dealing with compliance requirements at a community bank impacts all departments and feels more challenging than ever. MCC offered a customized approach to assist with our compliance management system and quickly became a trusted partner and extension of our staff. Their team brings a heightened level of expertise to the bank and our employees have confidence that if they have a compliance related question, MCC will give them the appropriate answer.

Benjamin Wood | Executive Vice President
Range Bank, Marquette, MI

We have been utilizing MCC for credit underwriting work since opening our De Novo bank in June 2023. We were so pleased with the quality and timeliness of their work that when we found ourselves in need of additional commercial loan documentation support, we didn't hesitate to contact Tammy McDowell. MCC stepped in quickly to assist us by providing experienced and well-trained loan documentation staff. This team has been able to work with our Laser Pro system to generate loan documents and board loans into our core system. Our lenders have enjoyed working with the MCC staff for loan closings as they are quick to respond and always accommodate our clients' timelines. We have enjoyed our partnership with MCC and look forward to working with them for our credit and documentation needs.

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

First National Bank of Michigan (FNBM) was one of the first banks to partner with 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

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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. 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

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

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

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 engaged MCC to handle some external credit and loan review work for us in 2024 as part of our overall risk management program. They have a high level of market and regulatory experience and expertise in this critical risk area, and we are confident in their oversight and work products to support our review needs. We look forward to a long relationship with MCC as we continue to grow our platform at First Bank Upper Michigan.

Todd Maki | President + CEO
First Bank Upper Michigan, Escanaba, MI

Huron State Bank engaged with MCC to assist with the change in staffing that we've seen over the past couple of years. Tammy and the entire crew at MCC bring an invaluable amount of knowledge, experience, and skills needed for our organization. Currently, MCC is acting as the Chief Credit Officer for the Bank; they are also typing commercial loans for us, they have helped us establish operational procedures within the Bank, and they are mentoring and developing our staff in the commercial credit area. The board and management have found that it's vital to leverage these types of relationships in the ever-changing regulatory landscape we are faced with, and MCC plays a vital role in a small bank being able to continue to operate affordably and efficiently while remaining compliant with regulations. MCC has been great, and we anticipate a long-lasting relationship with them..

Erik S. Nadolsky | President + CEO
Huron State Bank, Rogers City, 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 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
