



CDFI

Did you know MAC is a CDFI? That's right. We are a Community Development Financial Institution and have been since 2010. Because of this certification, we are able to offer loans to people with challenged credit. We also provide many account options to meet the needs of our diverse community. This year we are looking at starting a credit builder program to help get our members reestablished and back on the road to financial success. At MAC, you matter. Stop by a branch today to see what we can do for you!



*MAC PAC and
volunteerism*

Summer is here and it is time to get out and enjoy it. What do you like to do during the summer? Does it involve getting out and helping our community?

About a year ago, MAC employees formed a volunteer group to do just that; get out and help our community. Through partnerships with the Rescue Mission, Habitat for Humanity, Joel's Place and the Center for Non-Violent Living, MAC has donated more than 230 hours to the Fairbanks Community. We are gearing up for an impactful quarter of volunteering. Come say hi when you see us out in the community. We would love to show you what we are doing and talk to you about joining the MAC PAC. If you would like to get involved, contact us today at 456-1253.



Reality Fair

MAC Sponsored two Get Real Financial Reality Fairs at the end of this school year. They were a huge hit with West Valley and Hutchinson juniors and seniors. The Reality Fair is a way for high school students to get a taste of what it's like to be out on their own, and what the consequences of frivolous spending can do to a budget. Students start the fair by picking a job and getting a life scenario. From there they visit various tables like housing and childcare to decide what options will fit in their budget. Once they have visited all the tables they visit the financial advisor to see how they did. Most students receive a do-over to go back and make the necessary changes to areas where they may have overspent. Students finish the fair with a better understanding of money management and the impact of life events. This event takes about 30 volunteers from the community to put on. If you are interested in learning more or becoming a volunteer please email Chelsea Steele at csteele@macfcu.org.



Product Spotlight

Is your money working for you? MAC offers the only checking account you will ever need. The eChecking pays **3.50 APY*** on balances **up to \$10,000** if you use online banking, your debit card, have direct deposit and eStatements. Even if you don't use these services, no problem! This checking account will still work for you. Why not open an eChecking account today and start taking advantage of the amazing rate MAC offers? Call us today or come into one of our offices to open the only checking account you will ever need.

*Annual Percentage Yield

MAC
Checking
account
pays

3.50 APY*
on balances up to **\$10,000**



Perfect Credit Not Required

Have you heard us say Perfect Credit Not Required? It's our new catchphrase that describes our lending philosophy. We understand you may have things in your credit report that keep haunting you. MAC can help you secure a low interest loan! Don't spend unnecessary money at payday lenders, check cashing places, or at high rate auto financiers. If you're currently using any of those places, stop by and talk with one of our credit counselors. We'll review your credit report with you, give you tips for improving your score, and see if we can help you immediately by refinancing higher rate loans or multiple loans into one lower monthly payment. Remember, at MAC, Perfect Credit is Not Required!



On The Go Access

Summertime is busy while we take advantage of all the extra daylight hours. Luckily, you can access your MAC accounts via our mobile app anytime, anywhere. If you haven't downloaded it yet, go to your app store and search "MACFCU" Once you have your app linked, you can view funds, transfer money among accounts, deposit checks and more.

