
DEPLOYMENT FACTS AND SUGGESTIONS

1. IF YOU HAVE A LOAN WITH MAC FEDERAL CREDIT UNION

- Is your automatic payment or allotment in place to cover your payments while down range?
- Contact individual in case of emergency (name, address, and phone)
- AKO (or government assigned) email address on file and updated for your own access purposes (this is considered the only secure method of email communication)
- If you are storing your auto financed with MAC while down range, are you planning to drop full coverage insurance? If so, MAC will waive that requirement for up to 12 months, but require a few additional items from you:
 - Copy of orders
 - Address/location of auto
 - Insurance coverage: comprehensive/storage listing MAC as lien holder. This means the auto is non-drivable.

2. A FEW SUGGESTIONS FOR HANDLING FINANCES WHILE DEPLOYED

- Be prepared with your net teller sign on information. Do you have our mobile app?
- Know what a secured method of communication means to you while down range. (MAC Message board/AKO email, etc.)
- Have a contact listed on your account for emergency purposes
- It may be helpful to have a separate account with allotment for separation of “at home” obligations versus spending needs while deployed.
- Debit/Credit cards- don't forget to add travel notes. We also advise you to update your preferred method of contact to cell phone or email notifications for possible fraud alerts.

3. POWER OF ATTORNEYS-WHAT THEY MEAN AND WHEN THEY ARE NEEDED

- If your plan is to provide someone with your Power of Attorney (POA), please seek advice from your local JAG/Legal office as to any questions you may have. In general, the following examples will apply here at MAC:
 - If you are looking for someone to borrow money/finance a loan on your behalf, you must provide them with the ability to “enter into a contract”.
 - If your intent is simply for them to access your personal savings or checking account here at MAC, you will need to make sure they can conduct “financial transactions” and that this verbiage is within your POA.
 - Please know that VISA regulations will NOT allow a debit or credit card to be negotiated or disbursed to anyone other than the individual whose name is embossed on said card. In the event you lose or destroy your card, you MAY request a new card via a secured method that can be mailed to your address on file.