

# MAC Federal Credit Union

Leveraging Technology  
to Compete



Your Partner in Possibilities.®



## **A History of Service and Dedication**

Since its founding in 1952, Military and Community Federal Credit Union (MACFCU) has continuously expanded its charter to serve customers in Alaska and beyond. What began as a small federal credit union serving primarily government employees and military personnel in the Tanana Valley has expanded into the entire Fairbanks-North Star Borough, serving local businesses, members of the military and civilians throughout the region.

Prior to the tragic events of Sept. 11, 2001, MACFCU was based on Fort Wainwright, but in the aftermath of the attacks the leadership team accelerated plans for an off-post branch more easily accessible to civilians. That branch opened in Fairbanks two days later. Since then, MACFCU has continued to invest in infrastructure, personnel and technology to fit the increasingly mobile lifestyles of soldiers and the civilians they protect.

## Enter New Technologies

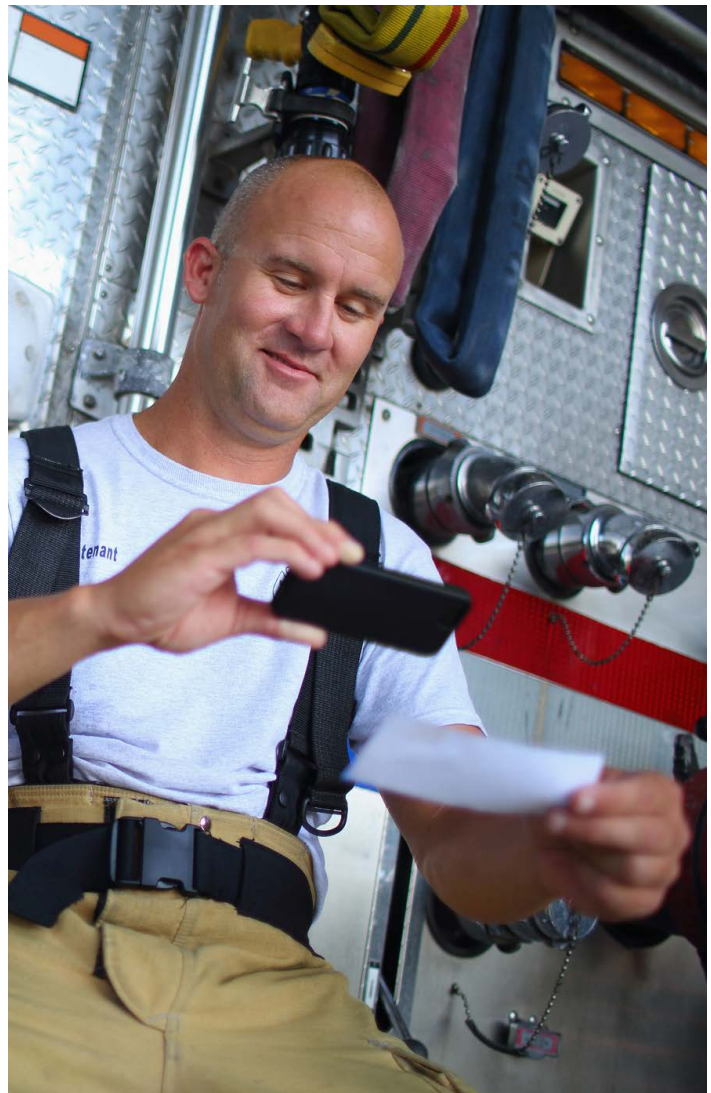
In the era of mobile banking, MACFCU understood that it needed to adopt new technologies in order to remain competitive. However, services like online bill pay, remote deposit capture and person-to-person (P2P) payments require a lot of bandwidth and fundamentally change both the customer experience and the way the credit union provides services to its members.

At MACFCU, members are considered family. It was important to the leadership team that MACFCU integrate new technologies like P2P payments and thumb print recognition without sacrificing its core values. Where other banks were either partially or fully automating processes, MACFCU instead sought ways of leveraging technology to enhance the customer experience, improve training and reach even more people while remaining true to itself and its mission.



### *Remote Deposit Capture*

*A customer uses remote deposit capture to take a picture of a check and deposit it directly into his account.*





*Security*



*Mobile Technology*



*Call Centers*



*Analytics*

## Finding the Right Partner

MACFCU knew that it needed a technology partner in order to deliver the kinds of services that could compete with big banks. While exploring the options, MACFCU realized it needed even more: a technology partner that could also provide managed communications services. They sought a provider with a network robust enough to both ensure secure transmission of encrypted financial data and support a large transitional member base, including military personnel briefly stationed in Alaska and relocated to other states.

MACFCU turned to Alaska-based provider GCI for its telecommunications needs. Over the past ten years, GCI has invested more than \$226 million in the Fairbanks area alone, making it a natural fit for a local company. In addition, GCI's extensive cellular network allowed MACFCU to provide mobile banking services to its members as they traveled in and out of Alaska, thereby extending the credit union's reach.

MACFCU further leveraged GCI's expertise in data and analytics to improve its call center. By identifying peak times, abandonment rates and usage patterns with data gathered by GCI, MACFCU reassessed call center staffing needs and improved coverage during peak hours. Their partnership will create additional opportunities for MACFCU to increase organizational efficiency and streamline customer service via GCI's Dedicated Internet Access (DIA), Advantage IP and Managed Voice services.





## Looking to the Future

For almost seventy years, MACFCU has continuously evolved to better anticipate and serve the needs of its members. Key partnerships, like the one with GCI, allow MACFCU to focus on the core business and prepare for the next seventy years. Thanks to GCI, MACFCU now has “the bandwidth to make sure that we’re doing this properly,” says MACFCU Chief Administrative Officer Charlie Leonelli, speaking of MACFCU’s desire to ensure federal compliance while scaling the business to meet new challenges.

Moving forward, MACFCU plans to deepen its partnership with GCI in order to expand services and provide greater value to customers. Implementing GCI’s technologies has kept MACFCU competitive in a constantly evolving technical landscape, while increased member access to mobile banking services outside Alaska has improved overall customer satisfaction and retention, with 66.7% of members signing up for mobile banking. As CEO Angela Head says, “Everything that you can get at a big bank, you can get at MACFCU.”



*Angela Head*  
CEO, MACFCU





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