



UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

DIVISION OF  
CORPORATION FINANCE

Mail Stop 4720

March 28, 2018

Jesse Deering  
Chief Financial Officer  
Mackinac Financial Corporation  
130 South Cedar Street  
Manistique, MI 49854

**Re: Mackinac Financial Corporation  
Registration Statement on Form S-4  
Filed March 16, 2018  
File No. 333-223720**

Dear Mr. Deering:

This is to advise you that we have not reviewed and will not review your registration statement.

Please refer to Rules 460 and 461 regarding requests for acceleration. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Please contact David Lin, Staff Attorney, at (202) 551-3552 with any questions.

Sincerely,

/s/ Era Anagnosti

Era Anagnosti  
Acting Assistant Director  
Office of Financial Services

cc: Jeffrey H. Kuras, Esq.