



## Corporate America Family Credit Union Selects Upstart for Personal Loans, HELOCs and Auto Refinance Loans

October 15, 2025

ELGIN, Ill. & SAN MATEO, Calif.--(BUSINESS WIRE)--Oct. 15, 2025-- Corporate America Family Credit Union (CAFCU), a member-owned, not-for-profit financial cooperative serving thousands of members across America, has partnered with Upstart (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, to offer personal loans, HELOCs and auto refinance loans to more consumers.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20251015373855/en/>

"At CAFCU, our goal is to empower financial success across all economic backgrounds in the communities we serve," said Stefanie Rupert, President/CEO at CAFCU. "By partnering with Upstart for multiple consumer lending offerings, we're extending that commitment through a modern online lending experience that makes borrowing easier, more accessible, and more equitable for all."

CAFCU started lending as a partner on the Upstart Referral Network for personal loans in September 2025 with plans to expand into HELOCs and auto refinance loans later this year. As part of the Upstart Referral Network, qualified personal loan applicants on [Upstart.com](https://www.upstart.com) who meet CAFCU's credit policies receive tailored offers as they seamlessly transition into a CAFCU-branded experience to complete the online member application and closing process.

CAFCU is also purchasing portfolios of home equity lines of credit (HELOCs) from Upstart's affiliate, Upstart Mortgage.

"We are thrilled to welcome CAFCU to the family of Upstart lending partners," said Michael Lock, Senior Vice President of Lending Partnerships at Upstart. "With Upstart's AI-powered lending platform, CAFCU can offer a fast, all-digital lending experience to reach and empower more people towards their financial success."

To learn more about Upstart for Credit Unions, please [watch this video](#).

### About Upstart

Upstart (NASDAQ: UPST) is the leading AI lending marketplace, connecting millions of consumers to more than 100 banks and credit unions that leverage Upstart's AI models and cloud applications to deliver superior credit products. With Upstart AI, lenders can approve more borrowers at lower rates while delivering the exceptional digital-first experience customers demand. More than 90% of loans are fully automated, with no human intervention by Upstart. Founded in 2012, Upstart's platform includes personal loans, automotive retail and refinance loans, home equity lines of credit, and small-dollar "relief" loans. Upstart is based in San Mateo, California.

### About CAFCU

CAFCU is a member-owned, not-for-profit financial cooperative serving thousands of members across America. Headquartered in Elgin, Illinois, the credit union was founded in 1939 by 15 employees of Automatic Electric Co. in Chicago, who pooled their resources to lend to one another at lower-than-average interest rates. Today, CAFCU is a full-service credit union offering nationwide access to a full suite of digital banking products and services, from low-rate auto and home loans to federally-insured checking and savings accounts. As part of their focus on financial empowerment, CAFCU also offers free financial wellness resources, including free financial coaching. Learn more about CAFCU at [cafcu.org](https://cafcu.org). Follow CAFCU on Facebook, Instagram, and YouTube at [@cafcu.creditunion](https://www.instagram.com/cafcu.creditunion).

View source version on [businesswire.com](https://www.businesswire.com/news/home/20251015373855/en/): <https://www.businesswire.com/news/home/20251015373855/en/>

### Press Contact

[press@upstart.com](mailto:press@upstart.com)

Source: Upstart