



Tech CU Selects Upstart for Personal Loans and Auto Refinance Loans

December 17, 2025

SAN JOSE & SAN MATEO, Calif.--(BUSINESS WIRE)--Dec. 17, 2025-- Tech CU, a nearly \$5 billion Bay Area credit union serving more than 177,000 members throughout the United States, has partnered with Upstart (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, to offer personal loans and auto refinance loans to more consumers.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20251217918233/en/>

"Technology Credit Union has always focused on delivering innovative financial solutions that WOW our members," said Josh Bluhm, Chief Lending Officer at Tech CU. "Our partnership with Upstart allows us to expand that commitment by leveraging AI-driven, digital experiences to meet members where they are, with faster, smarter, and more seamless lending options."

Tech CU started lending as a partner on the Upstart Referral Network for personal loans in September 2025, with plans to expand into auto refinance loans in early 2026. As part of the Upstart Referral Network, qualified personal loan applicants on [Upstart.com](https://www.upstart.com) who meet Tech CU's credit policies receive tailored offers as they seamlessly transition into a Tech CU-branded experience to complete the online member application and closing process.

"We're excited to welcome Tech CU to the family of Upstart lending partners," said Michael Lock, Senior Vice President of Lending Partnerships at Upstart. "Through Upstart's AI-powered lending platform, Tech CU is able to provide its offerings through a seamless digital borrowing experience while empowering more members to achieve their financial goals."

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 Tech CU

Tech CU is a nearly \$5 billion Bay Area credit union. As a federally insured not-for-profit organization, Tech CU has invested its resources to deliver superior rates, lower fees, and outstanding service and member benefits for more than 60 years while also supporting quality of life in local communities. It serves more than 177,000 members throughout the United States and provides financial products for all stages of its members' lives, including personal banking, wealth management, private banking, commercial lending, and business banking. To learn more, please visit www.techcu.com.

View source version on [businesswire.com](https://www.businesswire.com/news/home/20251217918233/en/): <https://www.businesswire.com/news/home/20251217918233/en/>

Press Contact

press@upstart.com

Source: Upstart