



MyPoint Credit Union Selects Upstart for Personal Lending

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SAN DIEGO & SAN MATEO, Calif.--(BUSINESS WIRE)--Jan. 7, 2026-- MyPoint Credit Union (MyPoint), a community-based financial institution headquartered in San Diego, has partnered with Upstart (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, to offer personal loans to more consumers.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20260107167733/en/>

"As a San Diego-based, member-driven financial institution, MyPoint Credit Union is focused on designing lending experiences around the needs of today's borrowers," said Peter Butler, Chief Operating Officer at MyPoint Credit Union. "By partnering with Upstart, we are able to grow beyond our traditional channels to reach new audiences, while delivering a modern, streamlined lending experience to more individuals across the communities we serve."

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

"We're proud to have MyPoint Credit Union be part of the family of Upstart lending partners," said Michael Lock, Senior Vice President of Lending Partnerships at Upstart. "By leveraging Upstart's AI-powered, all-digital lending platform, MyPoint can expand its reach and deliver a fast, seamless borrowing experience to more creditworthy individuals across San Diego."

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 MyPoint Credit Union

MyPoint Credit Union is a member-owned, state-chartered financial institution with roots in San Diego, focusing on building banking experiences around the people it serves. MyPoint invests in new technologies and innovative solutions to meet the changing needs of individuals, families, and small businesses across the region.

Since 1948, MyPoint has supported its community with a broad suite of financial solutions, including everyday banking, consumer and real estate lending, business services, and digital tools built to simplify how members manage money. As MyPoint continues to evolve, it remains focused on delivering financial experiences that fit seamlessly into members' lives and help them move forward with greater ease. To learn more, visit [mypointcu.com](https://www.mypointcu.com).

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