Upstart Announces Cash Line, Bringing Always-On Credit to Millions of Americans

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SAN MATEO, Calif.--(BUSINESS WIRE)--Feb. 17, 2026-- Upstart (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, today announced Cash Line, a breakthrough revolving line of credit that gives consumers ongoing access to money as needed.

“Cash Line is Upstart’s next great leap toward always-on credit for every American,” said Dave Girouard, co-founder and CEO of Upstart. “We are rapidly building a one-stop shop for all flavors of credit where guaranteed best rates are available 24/7 in a matter of minutes. Cash Line offers reliable access to money in the moments that matter the most.”

Cash Line leapfrogs the unreliable and often predatory short-term options currently available. While traditional cash advance apps promise high limits, they often approve consumers for far less, layer on hidden fees, and provide unpredictable access, leaving millions of Americans without affordable options when they need it most. Cash Line breaks this cycle by offering:

- **Guaranteed minimum of $200** for all approved consumers, the highest in the industry
- **Up to $5,000 revolving line** - more than 5X leading competitors
- **Always-on** - approved lines are never reduced (provided program requirements are met)
- **Instant access -** no extra fees for expedited access
- **Customized repayment options** - industry-first features like ‘Rest Mode’ put consumers in control
- **Simple, transparent pricing:**
    - $10 monthly membership for lines up to $500
    - Plus a low APR (5 to 36%) for draws beyond $500

Starting today, consumers can join the waitlist for early access to Cash Line’s beta before it’s widely available with all features later in 2026. To learn more, visit upstart.com/cash-line-waitlist

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.

Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the federal securities laws, including statements regarding the expected features, functionality, pricing, and benefits of Cash Line; the guaranteed minimum and maximum credit amounts, availability, and applicable terms; and the timing and scope of Cash Line’s beta and broader rollout. You can identify forward-looking statements by the fact that they do not relate strictly to historical or current facts. Forward-looking statements are based on our current expectations and are subject to risks and uncertainties that could cause actual results to differ materially. We undertake no obligation to update or revise any forward-looking statement as a result of new information, future events or otherwise, except as otherwise required by law. Information about additional risks and uncertainties relating to these forward-looking statements are included in our public filings with the Securities and Exchange Commission (the “SEC”), copies of which may be obtained by visiting our investor relations website or the SEC’s.

Upstart is not the lender for this product. All loans on Upstart's marketplace are made by regulated financial institutions.

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