



## Harborstone Credit Union Selects Upstart for Personal Lending

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LAKESWOOD, Wash. & SAN MATEO, Calif.--(BUSINESS WIRE)--Mar. 25, 2026-- Harborstone Credit Union, a member-owned cooperative with over 120,000 members and approximately \$3.0 billion in assets serving communities across Washington, has partnered with Upstart (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, to support its members and continued growth in personal lending.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20260325149152/en/>

"Harborstone has a long history of improving the financial wellness of our members while embracing innovation to expand access to affordable credit," said Robert Luetjohann, Chief Lending Officer at Harborstone Credit Union. "Partnering with Upstart allows us to invest in high-quality personal loans and deliver a modern, digital borrowing experience to more members across Washington and the communities we serve."

Harborstone started lending as a partner on the Upstart Referral Network in February 2026. As part of the Upstart Referral Network, qualified personal loan applicants on [Upstart.com](https://www.upstart.com) who meet Harborstone's credit policies receive tailored offers as they seamlessly transition into a Harborstone-branded experience to complete the online member application and closing process.

In 2025, Harborstone also invested in whole personal loans originated through Upstart's AI-powered marketplace. By combining loan purchases with direct originations through the Upstart Referral Network, Harborstone is aligning its capital deployment strategy with a modern, all-digital personal lending offering.

"We're excited to welcome Harborstone Credit Union to the family of Upstart lending partners," said Ed Walters, Vice President of Lending Partnerships at Upstart. "Harborstone's investment and launch of personal lending through Upstart reflects a forward-looking growth strategy — one that pairs balance sheet strength with a modern, AI-powered digital experience for borrowers."

### 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 Upstart's upcoming Cash Line product, a revolving line of credit. Upstart is based in San Mateo, California.

### About Harborstone Credit Union

Harborstone Credit Union is a Washington-chartered and federally insured credit union headquartered in Lakewood, Washington. Founded in 1955 as McChord Federal Credit Union serving airmen on McChord Air Force Base (now Joint Base Lewis McChord), Harborstone Credit Union has grown to become one of the largest credit unions in Washington State with over 120,000 members and approximately \$3.3 billion in total assets. Harborstone Credit Union operates branches throughout Island, King, Pierce, San Juan, Skagit, Thurston, and Whatcom counties, offering members a full range of financial products and services designed to help members achieve financial well-being. To learn more, visit [harborstone.com](https://www.harborstone.com).

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