Justice Federal Credit Union Selects Upstart to Expand Personal Lending

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CHANTILLY, Va. & SAN MATEO, Calif.--(BUSINESS WIRE)--Apr. 30, 2026-- Justice Federal Credit Union (Justice Federal), based in Chantilly, Virginia, with assets of $1.2 billion, has partnered with Upstart (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, to broaden its reach and effectively address the increasing consumer demand for accessible financial solutions.

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"As a member-driven financial institution, Justice Federal remains committed to increasing access to affordable credit and supporting Members in establishing long-term financial stability," stated Cindy Kenny, Chief Lending Officer. "Our collaboration with Upstart enables us to further this objective by providing scalable digital lending solutions that accommodate Members at every phase along their financial journey," said Kenny.

Greg Jenkins, Assistant Vice President of Lending, further states, “Partnering with Upstart has allowed Justice Federal to grow beyond its traditional channels to reach new audiences, while delivering a streamlined lending experience."

Justice Federal began offering personal loans as a partner of Upstart in January 2026. On Upstart.com, qualified personal loan applicants who meet Justice Federal’s lending criteria receive customized offers and are then directed to complete their membership application and loan closing process seamlessly.

"We are pleased to welcome Justice Federal as a member of our Upstart lending partners,” said Ed Walters, Vice President of Lending Partnerships at Upstart. “Utilizing Upstart’s AI-driven, fully digital lending platform enables Justice Federal to broaden its reach and provide an efficient, seamless borrowing experience to qualified individuals nationwide."

About Justice Federal

Since 1935, Justice Federal has provided Members with financial stability, security, and outstanding Member service. Today, with over one hundred paths to eligibility, Justice Federal serves employees, retirees, contractors, their families and supporters from the justice, law enforcement, and public safety community. The Credit Union has nearly 75,000 Members, holds $1.2 billion in assets, and is based in Chantilly, Virginia. It operates branches in Los Angeles, (California), Miramar, and Miami, (Florida), Atlanta and Forsyth, (Georgia), Chicago, (Illinois), New York City, (New York), Houston and Dallas/Ft. Worth (Texas), Chantilly and Arlington, (Virginia), Bridgeport, (West Virginia), and Washington, D.C. To learn more, visit www.jfcu.org.

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 new Cash Line product, a revolving line of credit. Upstart is based in San Mateo, California.

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