USF Credit Union Selects Upstart for Personal Lending

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TAMPA, Fla. & SAN MATEO, Calif.--(BUSINESS WIRE)--May 13, 2026-- USF Credit Union (USF CU), a member-owned financial cooperative with over $1.4 billion in assets serving over 80,000 members, has partnered with Upstart (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, to offer personal loans to more consumers.

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“USF Credit Union’s goal is to help all of our members achieve financial wellness through better banking,” said Richard Sellwood, Senior Vice President and Chief Operation Officer at USF Credit Union. “By partnering with Upstart, we’re able to expand access to credit using AI-powered technology, while maintaining the human, member-first experience our community expects.”

USF CU started lending as a partner with Upstart in March 2026 to expand its personal lending program. On Upstart.com, qualified personal loan applicants who meet USF CU’s credit policies receive tailored offers as they seamlessly transition into a USF Credit Union-branded experience to complete the online membership application and closing process.

“We’re excited to welcome USF Credit Union to the family of Upstart lending partners,” said Ed Walters, Vice President of Lending Partnerships at Upstart. “By partnering with Upstart, USF Credit Union is able to reach and lend to more potential members across the communities it serves through a modern, digital lending experience.”

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.

About USF Credit Union

Founded in 1959, USF Credit Union (USF CU) is a member-owned, not-for-profit financial cooperative dedicated to delivering "Better Banking for All." With over $1.4 billion in assets and serving more than 80,000 members, the Credit Union provides a full suite of financial services. Guided by a commitment to service and financial well-being, USF CU helps members achieve their financial goals through personalized support and innovative offerings. For more information, visit usffcu.org.

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