



Credit Union of Denver Partners with Upstart to Expand Access to Personal Lending

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LAKEWOOD, Colo. & BURLINGAME, Calif.--(BUSINESS WIRE)--Oct. 7, 2026-- Credit Union of Denver (C·U·D), Colorado's oldest state-chartered credit union, announced its partnership with Upstart (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, to expand access to affordable personal loans for consumers while delivering a fast, convenient digital lending experience.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20261007066481/en/>

For more than 95 years, Credit Union of Denver has remained committed to helping members achieve financial well-being through personalized service, financial education, and access to responsible lending solutions. Through its partnership with Upstart, C·U·D will be able to reach more qualified borrowers and provide additional pathways to affordable credit while maintaining its focus on putting people first.

"At Credit Union of Denver, our mission has always been to help people build stronger financial futures through trusted guidance, personalized service, and access to affordable financial solutions," said Tony Nieto, Chief Lending Officer at Credit Union of Denver. "Our partnership with Upstart allows us to expand that mission by reaching more consumers and creating greater access to credit for individuals who may be overlooked by traditional lending models. By combining innovative technology with our member-first approach, we're able to make lending more inclusive, more efficient, and more accessible while continuing to deliver the local support and relationship-driven experience our members have come to expect from Credit Union of Denver."

C·U·D started lending as a partner with Upstart in April 2026 to broaden access to lending opportunities for creditworthy consumers. On [Upstart.com](https://www.upstart.com), qualified personal loan applicants who meet C·U·D's credit policies receive tailored offers as they seamlessly transition into a Credit Union of Denver-branded experience to complete the online membership application and loan closing process.

The partnership supports Credit Union of Denver's long-standing commitment to relationship-based lending and expanding financial opportunity throughout the communities it serves. Rather than focusing solely on transactions, C·U·D strives to understand the unique circumstances and goals of every borrower and provide solutions that support long-term financial success.

"We are excited to welcome Credit Union of Denver to the family of Upstart Lending partners," said Sanjay Datta, President, Capital & Enterprise at Upstart. "Credit Union of Denver shares Upstart's commitment to expanding access to prime credit and helping more borrowers achieve their financial goals. Together, we can deliver an exceptional digital borrowing experience while connecting more consumers with affordable lending options."

Through this collaboration, C·U·D will continue advancing its mission to expand access to financial opportunity while delivering the convenience and accessibility consumers increasingly expect. The partnership reflects the credit union's guiding philosophy of People Helping People and its promise of Doing Life With You, ensuring members and future members have access to financial solutions when they need them most.

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 loans, home equity lines of credit, and Upstart's new Cash Line product, a revolving line of credit. Upstart is based in Burlingame, California.

About Credit Union of Denver

Founded in 1931, Credit Union of Denver is Colorado's oldest state-chartered credit union and proudly serves members across Colorado. As a member-owned, not-for-profit financial cooperative, C·U·D is committed to helping individuals and families achieve financial well-being through competitive products, personalized service, financial education, and community involvement. Guided by its brand promise, **Doing Life With You**, the credit union works every day to expand access to financial opportunity and support members through every stage of life.

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