



First Financial Bank Launches Personal Loans Powered by Upstart

April 14, 2021

SAN MATEO, Calif.--(BUSINESS WIRE)--Apr. 14, 2021-- Upstart (NASDAQ: UPST), a leading artificial intelligence (AI) lending platform, today announced First Financial Bank (NASDAQ: FFBC), a Cincinnati, Ohio-based full service bank serving consumer and business clients in Ohio, Indiana, Kentucky, and Illinois, has expanded its Personal Lending Program with the [Upstart Referral Network](#) to increase access to unsecured lending solutions, which in turn drives improved financial wellness for its clients and the local communities it serves.

To help a greater number of interested borrowers gain access to this innovative solution, First Financial Bank began lending through the Upstart Referral Network in February 2021. With the Upstart Referral Network, qualified personal loan applicants on [Upstart.com](#) who meet First Financial Bank's credit policies and risk parameters receive tailored offers as they seamlessly transition into a First Financial Bank-branded experience to complete the online application and relationship onboarding process.

"First Financial Bank is excited to share the Upstart Referral Network with consumers who are exploring lending solutions online to meet their financial needs," said Cathy Myers, chief consumer banking officer for First Financial Bank. "Updating our approach to maintain relevance in today's retail environment is essential. This platform and approach increase the number of clients we can serve in a prudent manner. This includes new clients who are currently underserved by traditional banking channels."

"We are thrilled to have First Financial Bank be part of the Upstart Referral Network," said Michael Lock, SVP of bank partnerships for Upstart. "With the integration of AI-driven lending, First Financial Bank has greater access to qualified loan applicants within their lending footprint and credit policies."

To learn more about the Upstart Referral Network, please visit <https://www.upstart.com/for-banks/referral-network/> and [watch this video](#).

About Upstart

Upstart (NASDAQ: UPST) is a leading AI lending platform partnering with banks to expand access to affordable credit. By leveraging Upstart's AI platform, Upstart-powered banks can have higher approval rates and lower loss rates, while simultaneously delivering the exceptional digital-first lending experience their customers demand. More than two-thirds of Upstart loans are approved instantly and are fully automated. Upstart was founded by ex-Googleers in 2012 and is based in San Mateo, California and Columbus, Ohio.

About First Financial Bancorp

First Financial Bancorp. is a Cincinnati, Ohio based bank holding company. As of December 31, 2020, the Company had \$16.0 billion in assets, \$9.9 billion in loans, \$12.2 billion in deposits and \$2.3 billion in shareholders' equity. The Company's subsidiary, First Financial Bank, founded in 1863, provides banking and financial services products through its six lines of business: Commercial, Retail Banking, Investment Commercial Real Estate, Mortgage Banking, Commercial Finance and Wealth Management. These business units provide traditional banking services to business and retail clients. Wealth Management provides wealth planning, portfolio management, trust and estate, brokerage and retirement plan services and had approximately \$3.0 billion in assets under management as of December 31, 2020. The Company operated 143 full service banking centers as of December 31, 2020, primarily in Ohio, Indiana and Kentucky, while the Commercial Finance business lends into targeted industry verticals on a nationwide basis. Additional information about the Company, including its products, services and banking locations, is available at www.bankatfirst.com.

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