



Firelands Federal Credit Union Selects Upstart to Power Personal Loans and Auto Refinance

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BELLEVUE, Ohio & SAN MATEO, Calif.--(BUSINESS WIRE)--Jun. 30, 2022-- Firelands Federal Credit Union (Firelands FCU), an Ohio-based credit union with over 32,000 members and \$385 million in assets, today announced it has partnered with Upstart (NASDAQ: UPST), a leading artificial intelligence (AI) lending platform, to offer AI-powered personal loans and auto refinance loans to its members.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20220630005326/en/>



Quote from Brett Montague, President & CEO at Firelands Federal Credit Union (Graphic: Business Wire)

Firelands FCU became an Upstart lending partner in October 2021 and will offer personal loans and auto refinance loans powered by Upstart on its credit union website to better

serve its members anywhere, anytime.

"Through our partnership with Upstart to power both personal loans and auto refinance loans, Firelands FCU will accelerate our digital transformation initiative by offering our members a modern, all-digital lending experience," said Brett Montague, President & CEO at Firelands FCU. "With Upstart's AI lending platform, we will be able to say yes to more creditworthy members while lending more inclusively across the communities we serve."

"We are excited to partner with Firelands FCU to provide an all-digital personal lending and auto refinancing experience for its members," said Michael Lock, SVP of Lending Partnerships for Upstart. "With our AI lending platform, Firelands FCU will be able to help more members easily and quickly access affordable credit."

To learn more about Upstart for Credit Unions, please [watch this video](#).

About Upstart

Upstart (NASDAQ: UPST) is a leading AI lending platform partnering with banks and credit unions to expand access to affordable credit. By leveraging Upstart's AI platform, Upstart-powered banks and credit unions can have higher approval rates and lower loss rates for every race, ethnicity, age, and gender, 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-Googlers in 2012 and is based in San Mateo, California and Columbus, Ohio.

About Firelands Federal Credit Union

Chartered in 1957, Firelands Federal Credit Union (Firelands FCU) is a federally-accredited credit union that serves over 32,000 members across Ohio with six branches located in Bellevue, Bucyrus, Galion, Monroeville, Norwalk & Sandusky. With over \$385 million in assets, Firelands FCU strives to provide the highest quality of service with the highest value of products that best meet the financial needs of its members and its communities. To learn more, visit www.firelandsfcu.org.

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