



## Vantage West Credit Union Partners with Upstart to Offer a More Streamlined, Digital-first Borrowing Experience

September 8, 2022

TUCSON, Ariz. & SAN MATEO, Calif.--(BUSINESS WIRE)--Sep. 8, 2022-- Vantage West Credit Union, a leading credit union with more than 170,000 members and assets totaling more than \$2.6 billion, today announced that it has partnered with Upstart (NASDAQ: UPST), a leading artificial intelligence (AI) lending marketplace, to provide personal loans to new and existing members across Arizona.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20220908005411/en/>



Quote from Michelle Goepfner, VP Consumer Lending & Product Strategy for Vantage West (Graphic: Business Wire)

“At Vantage West, we constantly re-evaluate our product offerings to ensure we provide reliable access to credit for our target members as they move through various stages of their

lives,” said Michelle Goepfner, VP Consumer Lending & Product Strategy for Vantage West. “Our partnership with Upstart will allow for more borrowers to apply for unsecured personal loans and receive a loan decision within minutes.”

Vantage West became an Upstart lending partner in March 2022 and will be part of the Upstart Referral Network. With the Upstart Referral Network, qualified personal loan applicants on [Upstart.com](https://www.upstart.com) who meet Vantage West’s credit policies receive tailored offers as they seamlessly transition into a Vantage West-branded experience to complete the online member application and closing process.

“We are proud to partner with Vantage West to offer personal loans to more people across Arizona,” said Michael Lock, SVP of Lending Partnerships for Upstart. “Through the partnership with Upstart, Vantage West will be able to efficiently lend to more creditworthy borrowers who are seeking access to credit.”

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

### About Upstart

Upstart (NASDAQ: UPST) is a leading AI lending marketplace 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 Vantage West Credit Union

Vantage West is an Arizona-based credit union serving members statewide and beyond via a 20-branch network and a robust digital channel. Access to credit is a fundamental need for members in Vantage West’s Aspiring and Middle Market priority groups. Vantage West is committed to helping these hardworking individuals succeed by providing financial solutions that will help them achieve their financial and life goals. Partnering with Upstart to offer a more streamlined and frictionless borrowing experience aligns with Vantage West’s purpose of *Investing in People Today to Achieve a more Prosperous Tomorrow*.

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