



## High Point Federal Credit Union Selects Upstart for Personal Lending

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OLEAN, New York & SAN MATEO, Calif.--(BUSINESS WIRE)--Nov. 29, 2023-- High Point Federal Credit Union, the second largest credit union in Western New York with over 20,000 members, has announced a new partnership with Upstart (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, to provide personal loans across the communities it serves.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20231129345344/en/>

"High Point Federal Credit Union's mission is to provide our members personal service and affordable products that meet their financial needs throughout life's journey," said Richard A. Yeager, President & CEO of High Point Federal Credit Union. "Our partnership with Upstart allows us to deliver a modern, digital-first experience that brings in new members who are looking for a personal loan in a time of financial need and can start their journey with us."

High Point Federal Credit Union became an Upstart Referral Network lending partner in September 2022. With the Upstart Referral Network, qualified personal loan applicants on [Upstart.com](https://www.upstart.com) who meet High Point Federal Credit Union's credit policies will receive tailored offers as they seamlessly transition into a High Point Federal Credit Union-branded experience to complete the online member application and closing process.

"We are excited to welcome High Point Federal Credit Union to the Upstart family of lending partners," said Michael Lock, SVP of Lending Partnerships for Upstart. "As part of the Upstart Referral Network, High Point Federal Credit Union is able to grow its membership by offering a fast and easy personal lending experience powered by AI."

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

### About Upstart

Upstart (NASDAQ: UPST) is the leading AI lending marketplace, connecting millions of consumers to 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 across races, ages, and genders, while delivering the exceptional digital-first experience customers demand. More than 80% of borrowers are approved instantly, with zero documentation to upload. Founded in 2012, Upstart's platform includes personal loans, automotive retail and refinance loans, and small-dollar "relief" loans. Upstart is based in San Mateo, California, and Columbus, Ohio.

### About High Point Federal Credit Union

High Point Federal Credit Union is the 2nd largest credit union in Western New York, with assets of over \$390 million. The credit union currently serves over 20,000 members with four branch locations in New York, 1201 Wayne Street and 206 North Clark Street in Olean, 180 West Main Street in Allegany, and 160 South Main Street in Portville.

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