



Advia Credit Union Selects Upstart for Personal Lending

December 4, 2024 at 9:00 AM EST

OSHTEMO, Mich. & SAN MATEO, Calif.--(BUSINESS WIRE)--Dec. 4, 2024-- Advia Credit Union (Advia), one of the largest credit unions in Michigan with \$3 billion in assets and nearly 200,000 members across Michigan, Wisconsin, and Illinois, has announced its partnership with Upstart (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, to offer personal loans to more consumers.

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"Upstart is recognized as an expert in their field which made the partnership decision an easy one for Advia," said Bill Clancy, Vice President of Consumer Lending at Advia Credit Union. "As we continue to seek out new and innovative ways to fulfill our mission – providing financial advantages – it was clear that an Upstart + Advia partnership made a lot of sense. Upstart's digital-forward experience resonates with today's consumer who desires an intuitive and fast lending experience. For Advia, this means more new members and therefore more opportunities to fulfill our mission and demonstrate our core values."

Advia Credit Union started lending as a partner on the Upstart Referral Network in July 2024. With the Upstart Referral Network, qualified personal loan applicants on [Upstart.com](https://www.upstart.com) who meet Advia's credit policies will receive tailored offers as they seamlessly transition into an Advia-branded experience to complete the online member application and closing process.

"We are proud to welcome Advia to the family of Upstart lending partners to help them grow their membership and expand access to affordable credit," said Michael Lock, Senior Vice President of Lending Partnerships at Upstart. "Through the Upstart Referral Network, Advia is able to diversify its consumer lending portfolio while bringing on high quality, creditworthy members across the communities it serves."

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 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 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, home equity lines of credit, and small-dollar "relief" loans. Upstart is based in San Mateo, California, and also has offices in Columbus, Ohio and Austin, Texas.

About Advia Credit Union

Advia Credit Union's mission is to provide financial advantages to its members. With \$3 Billion in assets, Advia seeks to provide the quickest and easiest solutions available to maximize the financial value to nearly 200,000 members in Michigan, Wisconsin, and Illinois. Advia's team of over 500 professionals delivers excellent service and innovative financial products at 32 locations and via digital and mobile platforms. Advia is guided by its core values: driving progress, acting with integrity, building and strengthening relationships and keeping people at the core. Learn more by visiting www.adviacu.org.

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Source: Upstart