



## Holyoke Credit Union Selects Upstart for Personal Lending

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HOLYOKE, Mass. & SAN MATEO, Calif.--(BUSINESS WIRE)--Feb. 19, 2025-- Holyoke Credit Union (Holyoke), a Massachusetts state-chartered credit union, has announced its partnership with Upstart (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, to offer personal loans to more consumers.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20250219536228/en/>

“Our mission is to provide members with access to a selection of high-quality and affordable financial products and services that allow them to thrive,” said James Wolohan, President & CEO at Holyoke Credit Union. “With our expanded field of membership, we chose to partner with Upstart to digitally and geographically reach and lend to new members across the communities we serve to help them in their financial journey.”

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

“We are excited to welcome Holyoke Credit Union to the family of Upstart lending partners,” said Michael Lock, Senior Vice President of Lending Partnerships at Upstart. “By partnering with Upstart, Holyoke is expanding access to affordable credit to more prospective members through an all-digital, consumer lending experience.”

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 Holyoke Credit Union

Holyoke Credit Union was organized in 1911 as a Massachusetts state-chartered credit union to deliver a full assortment of consumer banking services to its members. Today, Holyoke Credit Union is chartered by the Commonwealth of Massachusetts and regulated by the Massachusetts Division of Banks. Financially strong and professionally managed for more than 100 years, Holyoke Credit Union is a wise choice for individuals and businesses interested in banking and financial services founded on a dedication to stability, expertise, and peace of mind. To learn more, visit [holyokecu.com](https://www.holyokecu.com).

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