Commonwealth Credit Union Expands Partnership with Upstart into HELOC and Indirect Auto Lending

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FRANKFORT, Ky. & BURLINGAME, Calif.--(BUSINESS WIRE)--Sep. 23, 2026-- Commonwealth Credit Union, the largest Kentucky-headquartered credit union, serving more than 140,000 members, today announced the recent expansion of its partnership with Upstart (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, into home equity lines of credit (HELOCs) and indirect auto lending.

This press release features multimedia. View the full release here: https://www.businesswire.com/news/home/20260923408214/en/

"Commonwealth Credit Union is committed to helping our members achieve their financial goals through convenient, modern financial solutions," said Jaynel Christensen, Executive Vice President at Commonwealth Credit Union. "By expanding our partnership with Upstart into HELOC and indirect auto lending, we can meet more of our members' needs through a seamless digital experience."

The expanded relationship builds on Commonwealth Credit Union's established personal lending partnership with Upstart, which began in 2022. Through the expanded partnership, Commonwealth Credit Union is broadening its digital lending strategy to serve members across more borrowing needs, diversify its consumer lending portfolio, and deepen relationships with prime borrowers.

"Commonwealth Credit Union has built a strong, member-focused lending program by combining technology with disciplined portfolio management," said Sanjay Datta, President, Capital & Enterprise at Upstart. "Expanding into HELOC and indirect auto lending with Upstart gives Commonwealth Credit Union new ways to serve more members with secured credit while building on a flexible, digital-first partnership model."

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 while delivering the exceptional digital-first experience customers demand. More than 90% of loans are fully automated, with no human intervention by Upstart. Founded in 2012, Upstart's platform includes personal loans, automotive loans, home equity lines of credit, and Upstart's new Cash Line product, a revolving line of credit. Upstart is based in Burlingame, California.

About Commonwealth Credit Union

Established in 1951, Commonwealth Credit Union is celebrating 75 years of impact—creating a ripple of positive change and supporting the financial health and wellbeing of more than 140,000 members nationwide. Rooted in Kentucky and recognized as the largest credit union headquartered within the state, Commonwealth Credit Union has been named one of the Best Places to Work in Kentucky for seven consecutive years. Guided by its mission of bettering lives, the credit union empowers members, employees, and communities to thrive through extraordinary service and experiences. To learn more, go to ccuky.org.

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Press Contact
Eric Smith
press@upstart.com

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