



Open Lending Reveals Winners of the 2024 Economic Vehicle Accessibility Awards

February 25, 2025

15 credit unions and banks recognized for exhibiting exceptional automotive lending practices in the near- and non-prime category

AUSTIN, Texas--(BUSINESS WIRE)--Feb. 25, 2025-- [Open Lending](#) Corporation (NASDAQ: LPRO) (“Open Lending” or the “Company”), an industry trailblazer in automotive lending enablement and risk analytics solutions for financial institutions, today announced the 2024 winners of Open Lending’s 2nd Annual Economic Vehicle Accessibility Awards (“EVAAs”). The winning banks and credit unions are Open Lending partners that are driving vehicle access through financing opportunities for creditworthy near- and non-prime borrowers.

“Many deserving borrowers face barriers to vehicle ownership, including historically high costs to buy and own an auto, significantly higher interest rates, and complex automotive lending processes,” said Kevin Filan, senior vice president of marketing at Open Lending. “The EVAAs are about recognizing and celebrating our partners who are transforming auto lending inclusivity through their commitment to look beyond traditional credit scores and extend the possibility of vehicle ownership to deserving, underserved borrowers.”

The industry has notably seen lenders with negative auto loan growth over several consecutive quarters for the first time in over 10 years. Despite a variety of unfavorable market dynamics, including lender concerns over poorer performing auto loans as well as consumers who are facing higher vehicle costs and higher costs of borrowing, the winning lenders have found a way to continue to make the dream of vehicle ownership a reality with Open Lending’s Lenders Protection™ program.

For over 20 years, Open Lending has been supporting financial institutions in providing more accurate pricing, loan structuring, automated decisioning, and default insurance for automotive loans for near- and non-prime consumers. Through this partnership, banks, credit unions, and captive finance companies can offer increased vehicle access for more deserving borrowers while building an expanded portfolio of higher-yielding loans from applications that would otherwise be overlooked.

The winners of the 2024 Economic Vehicle Accessibility Awards are:

1. Amarillo National Bank (Amarillo, TX)
2. America First Credit Union (Ogden, UT)
3. Crescent Bank (New Orleans, LA)
4. First Nebraska Credit Union (Omaha, NE)
5. Idaho Central Credit Union (Chubbuck, ID)
6. Independent Bank (Memphis, TN)
7. Keesler Federal Credit Union (Biloxi, MS)
8. Kemba Credit Union (West Chester, OH)
9. Meritrust Credit Union (Wichita, KS)
10. My Community Credit Union (Midland, TX)
11. Patelco Credit Union (Dublin, CA)
12. Security First Federal Credit Union (McAllen, TX)
13. Sound Credit Union (Tacoma, WA)
14. Space Coast Credit Union (Melbourne, FL)
15. VyStar Credit Union (Jacksonville, FL)

Open Lending will host and recognize credit union EVAAs winners on March 4, 2025 at America’s Credit Unions’ Governmental Affairs Conference. To download Open Lending’s 2025 Vehicle Accessibility Report, [click here](#).

Methodology

Awards are based on categories defined by the asset size of the financial institution and judged by the number of Lenders Protection certified loans booked during the 2024 calendar year. The bank and credit union winners for the 2024 EVAAs are among the top 5% of all submitting institutions.

To learn more about Open Lending, visit [openlending.com](#).

About Open Lending

Open Lending (NASDAQ: LPRO) provides loan analytics, risk-based pricing, risk modeling, and default insurance to auto lenders throughout the United States. For over 20 years, we have been empowering financial institutions to create profitable auto loan portfolios with less risk and more reward. For more information, please visit www.openlending.com.

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