



FOR RELEASE

MEDIA CONTACT:

Martin.Casarez@VantageWest.org

Vantage West Credit Union Launches BNPL to Expand Financial Inclusion

Arizona credit union increases member access to flexible financing by enabling them to split their eligible debit card purchases to pay over time

TUCSON, AZ. (JUNE 16, 2025) – Vantage West Credit Union (Vantage West), a credit union headquartered in Tucson, Arizona with over \$3 billion in assets and serving over 200,000 members, has added **Buy Now, Pay Later** (BNPL) to its suite of online banking products. With the launch of this program, accessible through its digital banking experience, Vantage West is expanding access to financial flexibility for its entire membership.

Vantage West has selected equipifi, a leading BNPL platform designed for financial institutions, to power its solution. Now, whenever members make eligible purchases on their existing credit union debit card, they will be able to split the payments for these transactions over time. Through equipifi, Vantage West's BNPL program generates offers that are personalized to each member's financial context and goals. Members will be able to view and accept their BNPL offers in their digital banking experience and receive the funds in their checking account in moments.

"Vantage West exists to serve our community by providing financial tools that align with their evolving needs," said Sandra Sagehorn-Elliott, President and CEO of Vantage West. "By launching BNPL with equipifi, we are delivering a much-needed service that not only benefits our membership but also caters to their individual needs. We're excited to bring expanded access to flexible financing to our membership, and to continue to help them thrive."

"BNPL is a powerful tool when provided by credit unions because it creates financial flexibility and opportunities for their entire membership in a way that is safe and tailored for individual members," said Bryce Deeney, co-founder and CEO of equipifi. "By launching the solution in their digital banking experience, credit unions like Vantage West are positioning themselves to better serve their members, from everyday budgeting decisions to unexpected expenses."

Over sixty credit unions have launched their own BNPL product to their members. equipifi's data shows that over 81 percent of members continue to use BNPL in year two, with overall usage increasing by 38 percent. In the US, BNPL is projected to grow at a compounded annual rate of [25.5 percent between 2022-2026](#).

About Vantage West Credit Union

Striving to provide its members with the personalized service, knowledge and honesty they deserve in a financial partner, Vantage West is proud to be among the largest credit unions in Arizona. From a one-room Air Force barrack 70 years ago to \$3 billion in assets and serving over 200,000 members, Vantage West has been dedicated to earning and rewarding the loyalty of the people and communities they serve, so they can all thrive together. Learn more at VantageWest.org.

About equipifi

equipifi is the leading Buy Now, Pay Later (BNPL) platform for financial institutions in the United States. This is a



white label solution designed to align with consumer purchase habits, payment preferences, and financial goals. The equipifi platform seamlessly integrates with leading banking cores and digital banking platforms to deepen customer engagement, grow market share, increase revenue, and provide a single place to view, accept, and manage BNPL plans on their existing banking app. For more information, please visit equipifi.com