Middlesex Federal Savings Selects Kobalt Labs to Automate Fintech Partner Diligence and Marketing Compliance

Middlesex Federal, one of the longest running fintech partner programs among community banks in the United States, selects Kobalt to scale its partner program.

NEW YORK CITY, NY, UNITED STATES, September 10, 2026 /EINPresswire.com/ -- Middlesex Federal Savings, a $655 million community bank, has selected Kobalt Labs to automate fintech partner due diligence and marketing compliance as it scales its growing fintech partnership program. The bank will use Kobalt to streamline partner onboarding and ongoing oversight, automate the review of partner documentation and marketing materials, and bring greater consistency and efficiency to its compliance processes.

The bank chose Kobalt for its combination of advanced AI capabilities and deep understanding of financial services compliance, which the team saw as critical to scaling its fintech partnership program.

“When you are running a partner program at our scale, the diligence and marketing review work grows with every relationship you add,” said Lindsay Venza, Director of Fintech Programs at Middlesex Federal Savings. “We needed a platform that understood both the compliance requirements and what AI can actually do well, not one or the other. Kobalt gives us the ability to maintain the rigor our partners and regulators expect while continuing to grow the program.”

Why Fintech Partner Diligence Is a Different Problem

Banks that operate fintech partnership programs face a distinct set of compliance challenges that traditional vendor management tools were not designed to address. Every new partner relationship requires its own diligence assessment, covering areas from information security and data handling to consumer protection and regulatory alignment. Marketing compliance adds another layer: banks are responsible for the accuracy and regulatory conformity of materials their fintech partners produce, in addition to their own collateral. As programs scale, the review workload compounds in ways that make manual processes increasingly difficult to sustain.

Middlesex Federal's selection of Kobalt reflects a broader recognition among partner banks that the infrastructure supporting these programs needs to keep pace with their growth. Rather than treating AI as a standalone technology initiative, the banks that scale successfully are doing so by

investing in operational capacity that fundamentally changes how manual workflows get done.

The partnership comes as regulatory attention on bank and fintech relationships continues to intensify, with supervisory agencies placing increasing emphasis on how banks oversee the products, services, and marketing activities conducted through their fintech partners. For institutions operating at the scale of Middlesex Federal's program, the ability to maintain consistent, documented oversight across every partner relationship is becoming as critical as the partnerships themselves.

About Middlesex Federal Savings

Middlesex Federal Savings is a full service community bank headquartered in Somerville, Massachusetts. Founded in 1890, Middlesex Federal manages $655 million in assets and operates one of the longest running fintech partner programs among community banks in the United States. The bank provides personal and business banking, lending, and deposit services through its branches in Somerville and Medford. Learn more at middlesexfederal.com.

About Kobalt Labs

Kobalt Labs is the AI native risk and compliance platform built for financial institutions. Kobalt automates the manual work across third-party risk management, fintech partner diligence, and marketing compliance by extracting critical evidence from documentation, identifying gaps, and generating risk assessments within minutes. Used by banks, credit unions, and fintechs across the country, Kobalt delivers the consistency, speed, and audit-ready documentation that manual processes cannot match. Learn more at kobaltlabs.com.

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