## **Jonathan Fletcher**

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Dear Hiring Manager,

I am writing to express my interest in the Director of Product position at Oxygen. With ten years of experience in product management at a large financial institution and a multinational Fintech, specifically in lending and credit risk solutions, I am excited about the opportunity to contribute to Oxygen's mission of providing innovative financial services for the modern economy.

Currently, as the Director of Product Management at Traive, I have successfully led the development of OneTraive, an AI and Machine Learning-based platform that revolutionizes the credit risk process in Brazilian Agriculture. This role has refined my skills in managing cross-functional teams, aligning product development with strategic business objectives, and fostering a customer-centric approach.

Throughout my tenure at Traive and previously at U.S. Bank, I have consistently demonstrated success in guiding product strategy, leading cross-functional teams, and delivering solutions that meet the rapidly evolving needs of the markets. My ability to bridge technical details with broader business strategies has been instrumental in creating products that resonate with both stakeholders and customers. Additionally, I have a strong background in agile methodologies which enables me to navigate the complexities of product development while ensuring alignment with business objectives and market demands.

What particularly excites me about the opportunity at Oxygen is the chance to be at the forefront of financial innovation, developing lending solutions that cater to the unique requirements of today's consumers and businesses. I am particularly drawn to Oxygen's commitment to simplicity and excellence, values that I share and have consistently applied throughout my professional journey.

Thank you for considering my application. I am eager to bring my passion for product innovation and my extensive experience in the fintech industry to Oxygen.

Sincerely,

Jonathan Fletcher