

## About Us

We're a well-funded fintech startup backed by top-tier investors, with over **\$8M raised to date**, including a **\$3M extension in January**. Our mission is to redefine financial guidance for credit union members through **AI-driven personalization**.

Our flagship solution, **Warm Decline**, is already live with **25+ credit unions**, helping members bounce back from loan denials by offering actionable, credit-building recommendations. These partnerships have laid the foundation for our next phase: the **AI Financial Coach** — an intelligent system that ingests real-time data, predicts financial eligibility, and delivers highly personalized financial guidance at scale.

---

## About the Role — Head of Engineering & AI

We're looking for a hands-on engineering leader who's excited to **build and scale an AI-native product** from the ground up. You'll work directly with the Founder to own everything from system design to team leadership, while also playing a **pivotal role in architecting the AI agent platform** that will power the Financial Coach experience.

This is a **player-coach role** ideal for someone who thrives in early-stage, zero-to-one environments and has the technical depth to lead full-stack engineering while building intelligent, compliant, and user-friendly AI infrastructure.

---

## What You'll Do

- **Lead the evolution** of our platform from MVP to production-grade systems with scalable AI capabilities
  - Architect and implement the **AI Financial Coach agent**, including data ingestion, decision logic, and personalized recommendation engines
  - Own technical development across infrastructure, model integration, and system security (SOC 2 Type 2 readiness)
  - Collaborate cross-functionally with product, design, and GTM teams to shape the user experience and roadmap
  - Drive technical strategy, tool selection, and hiring as we scale
  - Mentor and lead a small but high-performing engineering team (4 full stack + 1 QA automation)
  - Support fundraising and partnership efforts by representing engineering in investor and client conversations
- 

## Our Stack

- Frontend: **React / Next.js**
  - Backend: **Python**
-

## What We're Looking For

- Experience as a **founding engineer or CTO-level builder** at an early-stage startup
  - Proven track record of **shipping from scratch** — fast, clean, and at scale
  - Strong technical fundamentals and interest in **agentic systems / ML infrastructure**
  - Bonus: Prior work in fintech, credit scoring, or personalization systems
- 

## Compensation & Benefits

- **\$160k–\$220k base + performance bonus**
- **1%–4% equity**
- Full healthcare coverage
- Flexible work environment, fully remote, US based.