

## To Whom it may concern,

Over the past 13 years in Commercial Banking Technology at JPMorgan Chase, I've had the opportunity to bridge business needs and technical delivery — building products that simplify complex processes, save millions in operational costs, and empower end users across thousands of teams.

Much of my work has been driven by understanding customers deeply, identifying their pain points, and quickly delivering solutions that scale. A few examples illustrate how I think about products:

- **Mobile Inspection App — 100 field users | \$1.1M annual savings**

Property inspectors were using yellow notepads and digital cameras, then manually typing findings into spreadsheets. I led development of an iPad app that digitized this workflow, allowing inspectors to capture photos and notes on-site and automatically send structured data back via JSON. The tool cut 25 minutes off every inspection, saving the business roughly **\$1.1M per year** while improving data accuracy and morale.

- **DocuSign for PPP Loans — National rollout in 2 weeks**

When the government launched the Payroll Protection Program, our clients needed a way to securely submit applications overnight. With no existing DocuSign team, I personally designed, built, and maintained the forms — adapting daily to evolving SBA and legal guidance. This solution helped process **more loan applications in three days than the U.S. economy typically handles in a year**, ensuring small businesses received critical funds quickly.

- **iPad Sales Enablement — 1,200 bankers transformed**

Our Commercial Bankers were pitching with paper decks and static materials. I led a cross-functional initiative to deploy **1,200 iPads**, select and implement a content-hosting platform via RFP, and create a comprehensive training program. The result was a dynamic, mobile-first sales experience that modernized how we engaged clients.

- **Event Management Platform — 2,000 users unified**

Multiple event teams across the bank used fragmented tools, leading to redundant data entry and lost marketing insights. I partnered with stakeholders to define requirements for a third-party event management system integrated into our CRM, aligning over **2,000 users** across personas and standardizing the firm's event strategy.

Across these projects, the common thread is my ability to move from ambiguity to action — defining customer problems, leading cross-functional execution, and delivering measurable business impact. My background blends the structure of enterprise delivery with the mindset of zero-to-one product building — skills I'm eager to bring to my next role.

I'd love to discuss how I could contribute to your product organization and continue building tools that meaningfully improve the customer experience.

Thank you for your time and consideration.

**Best regards,**

**Coltan Kross**

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