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Nicolas Watkins

Cover Letter

SEPTEMBER 02, 2026

Hiring Team
HarborPeak Financial Group

Charlotte, North Carolina

Dear Hiring Team at HarborPeak Financial Group,

I am excited to apply for the VP, Machine Learning Engineer, Enterprise AI, Innovation Group position at HarborPeak Financial Group. With nine years leading machine learning engineering in banking, payments, and regulated financial services, I offer the technical direction and business focus needed to build an **enterprise AI platform** that delivers dependable value.

In my current role as VP, Enterprise AI Platforms, I guide platform strategy across fraud, credit operations, customer service, and document intelligence. My experience includes production deployment, **model lifecycle management**, Python, Java, Scala, Spark, Hadoop, ETL, **cloud AI services, on-premises infrastructure**, and CI/CD. I have built reusable libraries, standardized model-serving services, and data pipelines that help teams move from approved experiments to operational products.

I work well across data science, technology, risk, and business teams. I have explained architecture choices and model lifecycle risks to executives, supported model validation and governance, and created internal tools and user interfaces that make model results clear to business stakeholders. This combination of hands-on engineering and cross-functional leadership would help me serve as a trusted AI platform subject matter expert.

HarborPeak Financial Group's focus on enterprise AI, **GenAI self-help capabilities**, and an **AI and Data Innovation Center of Excellence** is especially appealing to me. The opportunity to help industrialize AI across the bank and address real banking challenges matches the work I have led throughout my career.

Thank you for your consideration. I would welcome the opportunity to discuss how my experience can support HarborPeak Financial Group's enterprise AI strategy.

Sincerely,

Nicolas Watkins

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