Melissa Lugo

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Brand, Product & Go-to-Market Leader in Fintech & Healthtech

Known for driving adoption of products customers must trust first, across fintech, healthtech, and other regulated industries. Finds the real barrier beneath the obvious problem and turns ambiguity into structured strategy and activation across brand, product, and growth. Builds and leads teams and agency partners, aligns cross-functional and compliance stakeholders, and builds the scalable systems that turn strategy into measurable business outcomes.

Go-To-Market Strategy | Product Marketing & Launch | Brand Strategy & Development | Integrated Marketing Campaigns | B2B & B2C Marketing | Cross-Functional Leadership | Growth & Activation | Messaging & Positioning | Lifecycle Marketing | AI-Enabled Marketing Workflows | Team Leadership & Mentorship | Marketing Operations | Budget, Vendor & Agency Management | Bilingual (English & Spanish)

Career Highlights & Leadership Impact

⇒ **Fintech Launch & Growth:** Launched Chime's first creator-led Tax Season livestream, beating concurrent viewer goals by 42%, and co-led a shift to in-house DRTV production, saving $100K+ per spot.

⇒ **Field & Growth Marketing:** Increased Medicaid member activations by 9% in 90 days at Babylon Health by launching a new field marketing team and bridging product, research, and partner strategy.

⇒ **Go-to-Market Leadership**: Generated $7M+ in sales pipeline at Eskalera by building brand and GTM function from zero, aligning 4 co-founders, and launching in under 4 months, with no paid spend.

⇒ **Enterprise Program Management**: Led 6 concurrent enterprise brand initiatives at Walmart Connect, including rebrand and GTM strategy, by building project ops from scratch and managing $1M+ budgets.

⇒ **Integrated Campaign Execution**: Directed $35M in digital ad spend for Wells Fargo, delivering 125M+ impressions and over $1B in mortgage volume, and elevated brand trust through inclusive, multicultural creative.

⇒ **Community & Brand Strategy**: Scaled global marketing collective to 400+ members by co-developing brand strategy, messaging, and segmented engagement, fueling thought leadership and community growth.

PROFESSIONAL EXPERIENCE

CHIME — San Francisco, CA **Dec 2025 – Present**

Principal, Go-to-Market (GTM) Marketing (Contract)

As a strategic GTM leader within Chime's Growth organization, drive enterprise launch initiatives, activation programs, and scalable marketing infrastructure. Champion go-to-market strategy across product launch planning, performance marketing transformation, and cross-functional execution within regulated fintech environment.

- **Orchestrated 2026 DRTV creative strategy**, identifying high-resonance member narratives, closing direct-response gaps, and building compliance and partner business cases to unlock approvals; co-led transition to in-house production model delivering $100K+ per-spot savings.
- **Introduced scalable GTM infrastructure for DRTV testimonial portfolio**, including launch workflows, update frameworks, and AI-enabled compliance review processes, enabling coordinated cross-functional execution and reducing launch risk.
- **Launched Chime's first creator-led Tax Season livestream**, aligning 8+ channels and ~6.9M combined follower reach, surpassing concurrent viewer goals by 42% and establishing repeatable content engine.
- **Developed 0→1 GTM strategy for Chime Invest product launch**, shaping phased Alpha→Beta→GA rollout planning and lifecycle-driven growth models focused on adoption and retention.

Walmart Connect **Sep 2024 – May 2025**

Marketing Operations, Program & Project Management (Contract)

Formed Walmart's first PM function within Enterprise Brand Marketing. Championed 6 cross-functional initiatives, including rebrand, GTM strategy, and website redesign, while managing multimillion-dollar scope, vendor contracts, and stakeholder alignment.

- **Executed 6 enterprise-wide initiatives** by architecting PM workflows and driving coordination across 18+ teams and 4 agencies, improving alignment and execution at scale.
- **Oversaw $1M+ in vendor contracts** across rebrand, digital, and GTM integrations, ensuring on-time delivery and budget adherence across complex, cross-functional programs.
- Increased execution speed by introducing agile workflows, Workfront-based tracking, and scalable SOPs.
- Shaped cross-vertical GTM planning by leading value proposition workshops and translating insights into strategic messaging frameworks, segmentation models, and partner engagement plans.

INDEPENDENT CONSULTANT **OCT 2023 – PRESENT**

FREELANCE BRAND & GO-TO-MARKET STRATEGIST

Advise early-stage companies, nonprofits, and global communities on brand architecture and GTM execution. Lead value-driven growth through research-led messaging and community-focused campaign design.

- **Scaled Kind/red to 400+ members** by developing brand identity, naming systems, and regionalized communication strategies.
- **Boosted engagement 3x** by launching interest-based working groups and targeted content streams across AI, B2B/B2C, and influencer marketing specialties, deepening community participation and thought leadership.
- Leveraged AI-enabled research, competitive analysis, and content development workflows to accelerate market insights, messaging refinement, and campaign planning across client engagements.
- Strengthened positioning through audience segmentation and qualitative research to refine value propositions.
- Established nonprofit GTM strategy by crafting brand identity, fundraising roadmap, and scalable execution model.

BABYLON HEALTH **JAN 2022 – JUL 2023**

ASSOCIATE DIRECTOR, GROWTH & PARTNER MARKETING

Steered Medicaid member activation and partnership success by leading full-funnel growth initiatives, including field team development, regional campaigns, and research-led engagement strategies.

- **Grew activations by 9% in 3 months** by building and leading a new five-person field marketing team that tackled patients' trust barriers to free digital care across priority U.S. regions.
- **Maximized first-time appointment conversion** by co-developing incentive-based campaigns, including direct mail execution in collaboration with product, comms, and partner teams.
- **Launched integrated GTM campaigns across 5+ channels**, including direct mail, email, events, phone, and SMS, by aligning 30+ internal and external stakeholders around campaign strategy and execution.
- Advised product strategy by building research loops from field insights to executive and product leadership.
- Initiated foundational risk mitigation and operational policies to launch first-ever field marketing team, ensuring role clarity, compliance, and scalability within regulated environment.

ESKALERA **JAN 2019 – MAR 2021**

HEAD OF MARKETING

Joined as employee #5 to lead marketing for early-stage HR tech startup. Defined brand positioning, built GTM infrastructure, and scaled visibility and demand generation in fragmented founder environment.

- **Drove $7M+ sales pipeline in under 2 years** by building GTM engine, driving demand, and directing PR, creative, and SDR partners.
- **Unveiled company into market within 4 months** by developing brand identity, messaging, website, and content strategy.
- **Captured 3K+ leads with high-ROI campaigns**, including 29% email CTR and 10% traffic lift via social with no paid spend.
- **Secured 60+ inbound leads and 15 new clients in 3 days** with rapid COVID-response campaign delivered in under 10 days.
- Guided product roadmap by leading user research and GTM planning for new "Mentoring & Learning Circles" feature.

BBDO & SMB CLIENTS **MAR 2017 – DEC 2018**

MARKETING CONSULTANT

Directed omnichannel performance marketing for enterprise clients, including Wells Fargo, managing $25M–$35M in ad spend and delivering $1B+ in mortgage volume across integrated campaigns in 10+ channels.

EARLY CAREER EXPERIENCE

Held progressive marketing and project management roles at J. Walter Thompson and Trinchero Family Estates, driving GTM execution and operational scale, including initiatives that reduced costs by $300K and supported 1,600+ annual projects.

EDUCATION & EXECUTIVE TRAINING

Bachelor of Science, Business Management · University of Phoenix

Advanced Certifications · Project Management | Online & Digital Marketing | Search Engine Optimization (SEO)

LEADERSHIP & VOLUNTEER ROLES

Marketing Lead & Mentor, Hue | 2020–2024

Marketing Director, Women's Global Leadership Initiative | 2018