

**Award**  
**FINRA Dispute Resolution Services**

---

In the Matter of the Arbitration Between:

Claimant  
Charlie E. Moreno

Case Number: 21-00641

vs.

Respondent  
TD Ameritrade, Inc.

Hearing Site: Dallas, Texas

---

Awards are rendered by independent arbitrators who are chosen by the parties to issue final, binding decisions. FINRA makes available an arbitration forum—pursuant to rules approved by the SEC—but has no part in deciding the award.

Nature of the Dispute: Customer vs. Member

This case was administered under the Special Proceeding option for simplified cases.

The evidentiary hearing was conducted by videoconference.

**REPRESENTATION OF PARTIES**

Claimant Charlie E. Moreno (“Claimant”) appeared pro se.

For Respondent TD Ameritrade, Inc. (“Respondent”): Amanda Helm Wright, Esq., TD Ameritrade, Omaha, Nebraska.

**CASE INFORMATION**

Statement of Claim filed on or about: March 11, 2021.  
Claimant signed the Submission Agreement: March 9, 2021.

Statement of Answer filed on or about: April 30, 2021.  
Respondent signed the Submission Agreement: April 30, 2021.

**CASE SUMMARY**

In the Statement of Claim, Claimant asserted that he was charged interest on a margin loan that he did not knowingly authorize.

Unless specifically admitted in the Statement of Answer, Respondent denied the allegations made in the Statement of Claim and asserted various affirmative defenses.

### **RELIEF REQUESTED**

In the Statement of Claim, Claimant requested \$3,235.13 in compensatory damages and \$68.00 for reimbursement of a filing fee.

In the Statement of Answer, Respondent requested that the Statement of Claim be denied, that all costs be assessed against the Claimant, and any further relief as determined by the Arbitrator.

### **OTHER ISSUES CONSIDERED AND DECIDED**

The Arbitrator acknowledges having read the pleadings and other materials filed by the parties.

### **AWARD**

After considering the pleadings, the testimony and evidence presented at the hearing, and any post-hearing submissions, the Arbitrator has decided in full and final resolution of the issues submitted for determination as follows:

1. Claimant's claims are denied in their entirety.
2. Any and all claims for relief not specifically addressed herein, are denied.

### **FEES**

Pursuant to the Code of Arbitration Procedure ("Code"), the following fees are assessed:

#### **Filing Fees**

FINRA Dispute Resolution Services assessed a filing fee\* for each claim:

Initial Claim Filing Fee	= \$	175.00
--------------------------	------	--------

*\*The filing fee is made up of a non-refundable and a refundable portion.*

#### **Member Fees**

Member fees are assessed to each member firm that is a party in these proceedings or to the member firm(s) that employed the associated person(s) at the time of the event(s) giving rise to the dispute. Accordingly, as a party, Respondent is assessed the following:

Member Surcharge	= \$	150.00
------------------	------	--------

#### **Hearing Session Fees and Assessments**

The Arbitrator has assessed hearing session fees for each session conducted. A session is any meeting between the parties and the Arbitrator, including a pre-hearing conference with the Arbitrator, which lasts four (4) hours or less. Fees associated with these proceedings are:

One (1) pre-hearing session @ \$125.00/session	= \$	125.00
Pre-Hearing Conference: June 17, 2021	1 session	

One (1) hearing session @ \$125.00/session		= \$	125.00
Hearing: July 7, 2021	1 session		
<hr/>			
Total Hearing Session Fees		= \$	250.00

The Arbitrator has assessed the total hearing session fees to Claimant.

All balances are payable to FINRA Dispute Resolution Services and are due upon receipt.

**ARBITRATOR**

Karen Roberts Washington - Sole Public Arbitrator

I, the undersigned Arbitrator, do hereby affirm that I am the individual described herein and who executed this instrument, which is my award.

**Arbitrator's Signature**

***Karen Roberts Washington***

Karen Roberts Washington  
Sole Public Arbitrator

**07/09/2021**

Signature Date

Awards are rendered by independent arbitrators who are chosen by the parties to issue final, binding decisions. FINRA makes available an arbitration forum—pursuant to rules approved by the SEC—but has no part in deciding the award.

July 09, 2021

Date of Service (For FINRA Dispute Resolution Services use only)