

Award
FINRA Office of Dispute Resolution

In the Matter of the Arbitration Between:

Claimant

████████████████████

Case Number: ██████████

vs.

Respondents

Banc of America Investment Services, Inc.
Merrill Lynch, Pierce, Fenner & Smith, Inc.
Quick & Reilly, Inc.
Citigroup Global Markets, Inc.

Hearing Site: Boston, Massachusetts

Nature of the Dispute: Associated Person vs. Members

REPRESENTATION OF PARTIES

For Claimant ██████████: Dochter Kennedy, Esq., AdvisorLaw, LLC,
Broomfield, Colorado.

For Respondents Banc of America Investment Services, Inc. ("BoA"), Merrill Lynch,
Pierce, Fenner & Smith, Inc. ("Merrill Lynch"), and Quick & Reilly, Inc. ("Quick"): Kathryn
D. Perreault, Esq., Bressler, Amery & Ross, P.C., Birmingham, Alabama.

For Respondent Citigroup Global Markets, Inc. ("Citigroup"): David I. Hantman, Esq.,
Bressler, Amery & Ross, P.C., New York, New York.

CASE INFORMATION

Statement of Claim filed on or about: October 26, 2016.
Claimant signed the Submission Agreement: October 26, 2016.

Joint Statement of Answer filed by Respondents BoA, Merrill Lynch, and Quick on or
about: December 19, 2016.

BoA signed the Submission Agreement: January 4, 2017.
Merrill Lynch signed the Submission Agreement: January 4, 2017.
Quick signed the Submission Agreement: January 4, 2017.

Statement of Answer filed by Respondent Citigroup on or about: December 19, 2016.
Citigroup signed the Submission Agreement: January 4, 2017.

CASE SUMMARY

Claimant asserted the following cause of action: expungement of customer complaints from his CRD records.

Unless specifically admitted in the Statement of Answer, Respondents BoA, Merrill Lynch, and Quick denied the allegations made in the Statement of Claim and asserted various affirmative defenses.

Unless specifically admitted in the Statement of Answer, Respondent Citigroup denied the allegations made in the Statement of Claim.

RELIEF REQUESTED

In the Statement of Claim, Claimant requested expungement of six customer disputes from his CRD record, compensatory damages in the amount of \$1.00, and any and all other relief as deemed just and equitable.

In the Statement of Answer, Respondents BoA, Merrill Lynch, and Quick did not oppose the expungement request but requested that the claim for compensatory damages be denied.

In the Statement of Answer, Respondent Citigroup did not oppose the request for expungement but requested that the claim for compensatory damages be denied and that all fees be assessed against Claimant.

OTHER ISSUES CONSIDERED AND DECIDED

The Arbitrator acknowledges that he has read the pleadings and other materials filed by the parties.

The Arbitrator conducted a recorded telephonic hearing on May 8, 2017 so that the parties could present oral argument and evidence on Claimant's request for expungement.

On March 16, 2017, the customers in the underlying disputes were served with notice of the expungement request and provided with the opportunity to participate in the expungement hearing. None of them opposed the request or appeared at the expungement hearing.

The Arbitrator finds that the customers did not wish to participate in the expungement hearing and that a decision on the merits of Claimant's requests can be entered.

Respondents participated in the expungement hearing and did not contest the request for expungement.

AWARD

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

1. Claimant's request for expungement of his CRD records is denied in its entirety.
2. Claimant's request for compensatory damages is denied.
3. Any and all claims for relief not specifically addressed herein are denied.

FEES

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

Filing Fees

FINRA Office of Dispute Resolution assessed a filing fee* for each claim:

Initial Claim Filing Fee	=\$ 50.00
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**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 firms that employed the associated person at the time of the events giving rise to the dispute. Accordingly, as parties, Banc of America Investment Services, Inc., Merrill Lynch, Pierce, Fenner & Smith, Inc., Quick & Reilly, Inc., and Citigroup Global Markets, Inc., are each assessed the following:

Member Surcharge	=\$ 150.00
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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, that lasts four (4) hours or less. Fees associated with these proceedings are:

One (1) pre-hearing session @ \$50.00/session	=\$ 50.00
Pre-hearing conference: February 27, 2017	1 session

One (1) hearing session on expungement request @ \$50.00/session	=\$ 50.00
Hearing Date: May 8, 2017	1 session

Total Hearing Session Fees	=\$100.00
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The Arbitrator has assessed the hearing session fees of \$100.00 to Claimant.

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

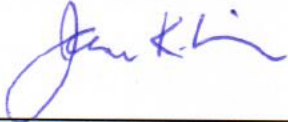
ARBITRATOR

James R. Collins

- 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



James R. Collins
Sole Public Arbitrator

6/1/17

Signature Date

June 1, 2017

Date of Service (For FINRA Office of Dispute Resolution office use only)