

**AMERICAN ARBITRATION ASSOCIATION
Consumer Arbitration Rules**

In the Matter of the Arbitration between:

██████████ Bauman, Claimant,

vs.

Case Number: 01-23-0005-5955

Huntington National Bank, Respondent.

FINAL AWARD

I, THE UNDERSIGNED ARBITRATOR, having been designated in accordance with the arbitration agreement set forth in the Huntington Consumer Deposit Account Agreement (pgs. 21-30), and having been duly sworn with the oral hearings having been waived in accordance with the Rules, and having fully reviewed and considered the written documents submitted to me by the parties and considered the evidence, allegations, claims and defenses of the Claimant, represented by ██████████, and the Respondent, represented by ██████████, and having entered an Interim Award dated September 23, 2024, which is incorporated herein, hereby issue this FINAL AWARD as follows:

1. Respondent failed to establish Claimant's authorization of and liability for the Vivid Seats ticket transaction and failed to perform its duties to timely (a) conduct a reasonable investigation of Claimant's Notices of Errors, (b) provide to Claimant an explanation of the reasons for its findings, and (c) issue an associated chargeback;
2. Respondent shall pay to Claimant \$18,665.98, comprised of: (a) actual damages of \$2,352.98; (b) interest of \$236; (c) statutory damages of \$1,000; (d) costs of \$77; and (e) Claimant's attorney's fees stipulated by counsel for the parties to be in the total amount of \$15,000; and,
3. In addition, Respondent shall pay the administrative fees and expenses of the American Arbitration Association totaling \$2,000.00 and the compensation and expenses of the arbitrator totaling \$2,750.00. Therefore, Respondent shall reimburse the sum of \$4,750.00, representing the portion of fees and expenses in excess of the apportioned costs previously incurred by Claimant.

The above amounts are to be paid on or before 28 days from the date of this Award.

This Award is in full settlement of all claims and counterclaims submitted or which could have been submitted to this Arbitration. All claims not expressly granted herein are hereby DENIED.

October 23, 2024
Date

██████████

I, ██████████, do hereby affirm upon my oath as Arbitrator that I am the individual described in and who executed this instrument which is my Award.

October 23, 2024
Date

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