

AMERICAN ARBITRATION ASSOCIATION
Commercial Arbitration Tribunal

In the Matter of the Arbitration between:

Re: Case 01-14-0001-0802
Latoya Allen ("Claimant")
And
MetaBank; NexisCard ("Respondents")

AWARD OF ARBITRATOR

I, THE UNDERSIGNED ARBITRATOR, having been designated in accordance with the arbitration agreement entered into by the above-named parties, and having been duly sworn, and oral hearings having been waived in accordance with the Rules, and having fully reviewed and considered the written documents submitted to me, do hereby, FIND, as follows:

Claimant has failed to establish its causes of action except for the failure to give explanation of denial of the contest.

Accordingly, I hereby AWARD as follows:

Respondent shall pay to Claimant the sum of Two Hundred Two Dollars and Zero Cents (\$202.00) for its failure to give the required explanation of the reasons for denial.

Respondent shall pay attorney fees to Claimant's counsel in the sum of \$2,500.00

The administrative fees of the American Arbitration Association totaling \$1,700.00 and the compensation of the arbitrator totaling \$750.00 shall be borne as incurred.

The above sums shall be paid in full within thirty (30) days of the date of this Award.

This Award is in full settlement of all claims and counterclaims submitted to this Arbitration. All claims not expressly granted herein are hereby, denied.

1-6-15
Date



Krista Gottlieb