

**Expungement Award
FINRA Dispute Resolution Services**

In the Matter of the Arbitration Between:

Claimant

Jason George Halko

Case Number: 25-01047

vs.

Respondent

Charles Schwab & Co., Inc.

Hearing Site: Denver, Colorado

Awards are rendered by independent arbitrators who are appointed pursuant to Rule 13806 of the Code of Arbitration Procedure (“Code”) 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: Associated Person vs. Member

The expungement hearing was conducted by videoconference.

REPRESENTATION OF PARTIES

For Claimant Jason George Halko (“Claimant”): Peter Lindholm, Esq., HLBS Law, Broomfield, Colorado.

For Respondent Charles Schwab & Co., Inc. (“Respondent”): Garrett R. Wynne, Esq., Charles Schwab & Co., Inc., Lone Tree, Colorado.

CASE INFORMATION

Statement of Claim filed on or about: May 22, 2025.

Claimant signed the Submission Agreement: May 22, 2025.

Statement of Answer filed by Respondent on or about: July 28, 2025.

Respondent signed the Submission Agreement: July 28, 2025.

CASE SUMMARY

In the Statement of Claim, Claimant asserted a claim seeking expungement of customer dispute information from registration records maintained by the Central Registration Depository (“CRD”).

In the Statement of Answer, Respondent did not oppose Claimant’s expungement request.

RELIEF REQUESTED

In the Statement of Claim, Claimant (CRD Number 4225432) requested:

1. Expungement of Occurrence Number 1426667, from Claimant's CRD records, pursuant to FINRA Rule 2080(b)(1)(A), as the claim, allegation, or information is factually impossible or clearly erroneous;
2. Expungement of Occurrence Number 1426667, from Claimant's CRD records, pursuant to FINRA Rule 2080(b)(1)(B), as Claimant was not involved in the alleged investment-related sales-practice violation, forgery, theft, misappropriation, or conversion of funds;
3. Expungement of Occurrence Number 1426667, from Claimant's CRD records, pursuant to FINRA Rule 2080(b)(1)(C), as the claim, allegation, or information is false;
4. Deletion of all Disclosure Reporting Pages accompanying Occurrence Number 1426667; and
5. Any and all other relief that the Panel deems just and equitable.

In the Statement of Answer, Respondent did not set forth a specific request for relief.

OTHER ISSUES CONSIDERED AND DECIDED

The Arbitrators acknowledge that they have each read the pleadings and other materials filed by the parties.

On May 29, 2025, Claimant advised that the customer in Occurrence Number 1426667 ("Customer") was served with a copy of the Statement of Claim within 10 days of filing the Statement of Claim and provided proof of service.

On July 29, 2025, Claimant advised that the Customer was served with a copy of the Statement of Answer within 10 days of its filing and provided proof of service.

On June 2, 2025, the Customer submitted a written statement.

The Panel conducted a recorded hearing by videoconference on January 8, 2026, so the parties could present oral argument and evidence on Claimant's request for expungement. Claimant appeared by videoconference at the expungement hearing. Respondent appeared at the expungement hearing and, as stated in the Statement of Answer, did not oppose the request for expungement.

The Customer did not appear at the expungement hearing.

The authorized representative of the state securities regulator for California did not appear at the expungement hearing. On January 7, 2026, the authorized representative of the state securities regulator for California submitted a written statement with their intent to not appear at the expungement hearing.

AWARD

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

1. Claimant's request for expungement of Occurrence Number 1426667 from registration records maintained by the CRD is denied with prejudice. Pursuant to Rule 13805 of the Code, the Panel's decision to issue an award containing relief for expungement of customer dispute information must be unanimous. Arbitrators Richard J. Lawrence and Peter Shapiro found that one or more of the grounds for expungement in Rule 13805 of the Code were established. Arbitrator Michael L. Lyons did not make such a finding.
2. Any and all claims for relief not specifically addressed herein are denied.

FEES

Pursuant to the Code, the following fees are assessed:

Filing Fees

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

Initial Claim Filing Fee	= \$	2,000.00
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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 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	= \$	2,600.00
Member Process Fee	= \$	5,005.00

Hearing Session Fees and Assessments

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

One (1) pre-hearing session with the Panel @ \$1,725.00/session	= \$	1,725.00
Pre-Hearing Conference: September 15, 2025 1 session		
One (1) hearing session on expungement request @ \$1,725.00/session	= \$	1,725.00
Hearing: January 8, 2026 1 session		
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Total Hearing Session Fees	= \$	3,450.00

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

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

ARBITRATION PANEL

Michael L. Lyons	-	Public Arbitrator, Presiding Chairperson
Richard J. Lawrence	-	Public Arbitrator
Peter Shapiro	-	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.

Concurring Arbitrators' Signatures

Michael L. Lyons

Michael L. Lyons
Public Arbitrator, Presiding Chairperson

02/03/2026

Signature Date

Richard J. Lawrence

Richard J. Lawrence
Public Arbitrator

02/03/2026

Signature Date

Peter Shapiro

Peter Shapiro
Public Arbitrator

02/03/2026

Signature Date

Awards are rendered by independent arbitrators who 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.

February 03, 2026

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