

NASD DISPUTE RESOLUTION AWARD
NASD DISPUTE RESOLUTION

CASE: 03-02976

David D. McNally, Claimant vs. The Williams Financial Group and Cross Financial Services Corporation, Respondents.

ATTORNEYS:

Claimant, David D. McNally, ("Claimant"), appeared pro se, San Antonio, TX.

Respondent, The Williams Financial Group, ("Respondent"), appeared through its Chief Compliance Officer, Dagny W. Young, Dallas, TX.

Respondent, Cross Financial Services Corporation, ("Respondent"), appeared through its President, Kirk W. Francis, San Antonio, TX.

DATE FILED: April 22, 2003

CASE SUMMARY: Claimant alleged that Respondents breached their contract, and wrongly deducted charges from his commissions while he was in their employ. Claimant maintained that due to Respondents' actions, he suffered financial losses.

Claim Data

Claim: \$1,110.00
Filing Fees: \$75.00
Other: \$.00

Award Data

Award: \$235.00
Filing Fees: \$.00
Other: \$.00

AWARD: The undersigned arbitrator has decided and determined in full and final resolution of the issues submitted for determination as follows: 1) The claims of Claimant against The Williams Financial Group are dismissed in their entirety. 2) Respondent, Cross Financial Securities Corporation is liable and shall pay to the Claimant \$235.00. 3) All other relief requests are denied. 4) The \$75.00 filing fee previously deposited with NASD Dispute Resolution by the Claimant, shall be retained by NASD Dispute Resolution.

OTHER FEES: Pursuant to Rule 10333 of the Code, Respondent, The Williams Financial Group has paid to NASD Dispute Resolution the \$150.00 Member Surcharge previously invoiced.

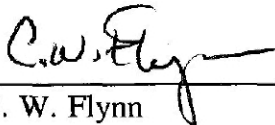
Page Two
Award 03-02976

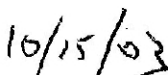
C. W. Flynn

Sole Non-Public Arbitrator

AFFIRMATION

I, C. W. Flynn, do hereby affirm, upon my oath as arbitrator that I am the individual described herein who executed this instrument, which is my oath and award.


C. W. Flynn


Signature Date

October 29, 2003
Date of Service (For NASD-DR office use only)