

NONPRECEDENTIAL DISPOSITION

To be cited only in accordance with FED. R. APP. P. 32.1

United States Court of Appeals
For the Seventh Circuit
Chicago, Illinois 60604

Submitted April 4, 2024*

Decided April 5, 2024

Before

FRANK H. EASTERBROOK, *Circuit Judge*

AMY J. ST. EVE, *Circuit Judge*

CANDACE JACKSON-AKIWUMI, *Circuit Judge*

No. 23-2709

REMONA L. CHARLES,
Plaintiff-Appellant,

v.

WELLS FARGO BANK, N.A.,
Defendant-Appellee.

Appeal from the United States District
Court for the Eastern District of
Wisconsin.

No. 22-C-0637

Lynn Adelman,
Judge.

ORDER

Remona Charles sued Wells Fargo Bank, N.A., alleging that the bank illegally purchased collateral-protection insurance on her behalf and wrongly reported the status of her auto loan to credit-reporting agencies in violation of federal and state statutes. *See Racketeer Influenced and Corrupt Organizations Act, 18 U.S.C. § 1962(c); Bank*

* We have agreed to decide the case without oral argument because the appeal is frivolous. FED. R. APP. P. 34(a)(2)(A).

Holding Company Act, 12 U.S.C. § 1972; 11 U.S.C. § 524(a); Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq.; WIS. STAT. § 425.205. The district court granted Wells Fargo's motion for judgment on the pleadings. *See* FED. R. CIV. P. 12(c). The court concluded that many of Charles's claims were precluded by a class action settlement, that her claim concerning a bankruptcy injunction must be brought in bankruptcy court, and that Charles otherwise failed to state a claim for relief.

On appeal, Charles has filed a brief that recounts the allegations of her complaint but nowhere engages the district court's reasoning or provides any meaningful basis to disturb the judgment. Rule 28(a)(8) of the Federal Rules of Appellate Procedure requires that a brief contain the appellant's "contentions and the reasons for them, with citations to the authorities and parts of the record on which the appellant relies." *See Anderson v. Hardman*, 241 F.3d 544, 545 (7th Cir. 2001). Although we are mindful that Charles is representing herself on appeal, it is not our role to craft parties' arguments for them, and even self-represented parties must comply with Rule 28(a). *See Atkins v. Gilbert*, 52 F.4th 359, 361 (7th Cir. 2022).

DISMISSED