

[DO NOT PUBLISH]

IN THE UNITED STATES COURT OF APPEALS  
FOR THE ELEVENTH CIRCUIT

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No. 14-14875

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D.C. Docket No. 1:10-md-02171-TWT

KEVIN S. BARKER,  
ERIC W. BAXTER,  
MICHAEL A. GAFFNEY,  
REBEKAH L. KAUTZ,  
RICHARD J. LAVALLIE,  
DAVID E. SOLSBERRY,  
NANCY MANCUSO,  
TRACI L. ROBERTI,  
JENNIFER L. KOLKOWSKI,

Plaintiffs - Appellants,

versus

CAPITAL ONE BANK (USA), N.A.,

Defendant - Appellee.

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Appeal from the United States District Court  
for the Northern District of Georgia

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(November 19, 2015)

Before HULL and WILSON, Circuit Judges, and MARTINEZ,\* District Judge.

PER CURIAM:

Kevin Barker and eight other Capital One customers appeal the district court's grant of summary judgment in favor of defendant Capital One Bank (USA), N.A. on numerous claims. Customers allege that Capital One unlawfully increased their credit card interest rates in violation of both federal and state law.

After a review of the parties' briefs and having had the benefit of oral argument, we affirm substantially for reasons given by the well-reasoned opinion of the district court. *In re Capital One Bank Credit Card Interest Rate Litigation*, 51 F. Supp. 3d 1316 (N.D. Ga. 2014).

**AFFIRMED.**

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\* Honorable Jose E. Martinez, United States District Judge for the Southern District of Florida, sitting by designation.