

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 13-1814**

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SANDRA D. RANTZ-KENNEDY,

Plaintiff - Appellant,

v.

DISCOVER FINANCIAL SERVICES,

Defendant - Appellee.

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Appeal from the United States District Court for the District of  
Maryland, at Baltimore. Catherine C. Blake, District Judge.  
(1:12-cv-02853-CCB)

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Submitted: October 22, 2013

Decided: October 24, 2013

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Before WILKINSON, NIEMEYER, and THACKER, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Sandra D. Rantz-Kennedy, Appellant Pro Se. Robert A. Scott,  
BALLARD SPAHR, LLP, Baltimore, Maryland, for Appellee.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Sandra Rantz-Kennedy appeals the district court's order granting the Defendant's motion to dismiss Rantz-Kennedy's civil complaint for failure to state a claim. Fed. R. Civ. P. 12(b)(6). We review de novo a district court's dismissal for failure to state a claim, "assuming all well-pleaded, nonconclusory factual allegations in the complaint to be true." Aziz v. Alcolac, Inc., 658 F.3d 388, 391 (4th Cir. 2011); see Bell Atl. Corp. v. Twombly, 550 U.S. 544, 555, 570 (2007) (identifying standard for stating a claim). Having done so, we affirm the judgment of the district court, agreeing that each of Rantz-Kennedy's claims is either factually or legally deficient. We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before this court and argument would not aid the decisional process.

AFFIRMED