

UNITED STATES COURT OF APPEALS  
FOR THE SIXTH CIRCUIT

No. 13-5994

KEITH RUSSELL, on behalf of himself and  
all others who are similarly situated,  
Plaintiff - Appellee,



v.

CITIGROUP, INC. and CITICORP CREDIT  
SERVICES, INC.,  
Defendants - Appellants.

Before: MERRITT, SUTTON, and GRIFFIN, Circuit Judges.

**JUDGMENT**

On Appeal from the United States District Court  
for the Eastern District of Kentucky at Covington.

THIS CAUSE was heard on the record from the district court and was argued by counsel.

IN CONSIDERATION WHEREOF, it is ORDERED that the judgment of the district  
court is AFFIRMED.

**ENTERED BY ORDER OF THE COURT**

A handwritten signature in black ink, appearing to read "Deborah S. Hunt".

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Deborah S. Hunt, Clerk