

**IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MARYLAND**

MELODY A. RUSSELL

v.

PREMIER BANK

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Civil No. – JFM-14-3320

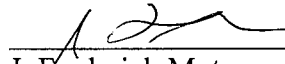
MEMORANDUM

Plaintiff has brought this *pro se* action against First Premier Bank. Defendants filed a motion to dismiss or for summary judgment. Plaintiff has opposed the motion, and defendant has filed a reply. The motion will be treated as one for summary judgment and, as such, will be granted.

It is clear that at least several of plaintiff’s claims are barred by limitations because her credit card account with First Premier was opened in 2008 and charged off in 2010. In any event, plaintiff has failed to come forward with any facts to support any of her claims. She simply makes generalized claims under the TILA and the FCRA without specifying the specific statutory provisions she alleges were violated. The state statutes upon which she relies, the MCDCA and the Maryland Consumer Practices Act are shorter, but again plaintiff has alleged no specific facts to show that those statutes were violated.

A separate order granting defendant’s motion is being entered herewith.

Date: 4/1/15

  
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J. Frederick Motz  
United States District Judge

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U.S. DISTRICT COURT  
DISTRICT OF MARYLAND  
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