

UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF CALIFORNIA

Belyea v. GreenSky, Inc.

Belyea · No. 20-cv-01693-JSC · Decided July 21, 2025

SUMMARY

The United States District Court for the Northern District of California grants GreenSky, Inc.’s second amended motion to seal materials related to class certification, Daubert, and summary judgment filings. The court finds that the narrowly tailored redactions concern confidential business information, strategies, contractual terms, and banking-partner identities, and directs the parties to refile the documents consistent with the order.

CASE DETAILS

COURT	United States District Court for the Northern District of California
WRITING FOR THE COURT	Jacqueline Scott Corley
JURISDICTION	United States District Court for the Northern District of California
DECIDED	July 21, 2025
DOCKET	20-cv-01693-JSC
DISPOSITION	other
PROCEDURAL POSTURE	Plaintiffs' class-certification motion, GreenSky's Daubert motion, and GreenSky's motion for summary judgment generated administrative motions to seal. GreenSky filed a second amended administrative motion to seal specified portions of briefs, exhibits, and a deposition transcript.
STANDARD OF REVIEW	Motions to seal judicial records related more than tangentially to the underlying action are governed by the compelling-reasons standard; materials unrelated or only tangentially related are governed by the less demanding good-cause standard.
PRECEDENTIAL VALUE	unpublished
PARTIES	Elizabeth Belyea, et al. v. GreenSky, Inc., et al.

TOPICS

- civil procedure
- commercial litigation
- class actions
- summary judgment

PRACTICE AREAS

civil procedure

commercial litigation

class actions

QUESTIONS PRESENTED

1. Whether GreenSky satisfied the applicable standard for sealing specified portions of briefs, exhibits, and a deposition transcript filed in connection with class-certification, Daubert, and summary-judgment proceedings.
2. Whether the requested sealing was sufficiently narrow and supported by compelling reasons based on the confidential nature of the information.

HOLDINGS

1. The compelling-reasons standard applies to the parties' summary-judgment, class-certification, and Daubert filings because those materials are more than tangentially related to the underlying cause of action; the good-cause standard applies only to materials unrelated or merely tangentially related to the action.
2. GreenSky established compelling reasons to seal the specified portions of the six briefs, two exhibits, and the GreenSky 30(b)(6) deposition transcript because the requests were narrowly tailored and concerned confidential business information, business strategies, and banking-partner identities.

KEY QUOTATIONS

“a strong presumption in favor of access is the starting point.” (at 1)

“The mere fact that the production of records may lead to a litigant’s embarrassment, incrimination, or exposure to further litigation will not, without more, compel the court to seal its records.” (at 2)

FACTUAL BACKGROUND

The sealing motion concerned portions of six briefs associated with class certification, a Daubert motion, and summary judgment, as well as portions of two exhibits and a GreenSky 30(b)(6) deposition transcript. The materials included confidential business information, business strategies, financial or contractual information, and the identities of GreenSky's banking partners. GreenSky's requests were narrowly tailored and unopposed.

PROCEDURAL HISTORY

The court denied the parties' initial sealing motions without prejudice in December 2024. It partially granted amended motions in January 2025 and granted extensions for GreenSky to file renewed motions. After additional extensions and a case-management conference, GreenSky filed the pending unopposed motion on June 6, 2025. The court granted the second amended sealing motion and ordered the parties to re-file specified materials consistently with the order.

DISPOSITION

CASES CITED

- Nixon v. Warner Communications, Inc., 435 U.S. 589, 597-98 (1978)
- Kamakana v. City & County of Honolulu, 447 F.3d 1172, 1178-79 (9th Cir. 2006)
- Center for Auto Safety v. Chrysler Group, 809 F.3d 1092, 1097, 1099 (9th Cir. 2016)
- Exeltis USA Inc. v. First Databank, Inc., No. 17-cv-04810-HSG, 2020 WL 2838812, at *1 (N.D. Cal. June 1, 2020)
- FTC v. Qualcomm Inc., No. 17-cv-00220-LHK, 2019 WL 95922, at *3 (N.D. Cal. Jan. 3, 2019)
- Wright v. GreenSky

OPINION

Belyea v. GreenSky, Inc.

PER CURIAM.

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4 UNITED STATES DISTRICT COURT

5 NORTHERN DISTRICT OF CALIFORNIA

6 7 ELIZABETH BELYEA, et al., Case No. 20-cv-01693-JSC 8 Plaintiffs,

ORDER RE: SECOND AMENDED

9 v. MOTION TO SEAL

10 GREENSKY, INC., et al., Re: Dkt. No. 325 Defendants. 11 12 13 The parties filed
administrative sealing motions in connection with Plaintiffs' motion for 14 class certification,
GreenSky's Daubert motion, and GreenSky's motion for summary judgment. 15 In December
2024, the Court denied the motions without prejudice. (Dkt. No. 277 at 1.)¹ In

16 January 2025, GreenSky filed amended sealing motions, (Dkt. Nos. 287, 288), which the Court
17 granted in part and denied in part, (Dkt. No. 293). The Court provided GreenSky until April 18,
18 2025 to file renewed sealing motions. (Dkt. No. 299.) On April 17, 2025, GreenSky moved to
19 extend the deadline to April 25, 2025, which the Court granted. (Dkt. Nos. 306, 308.) On April
20 25, 2025, GreenSky filed a second motion to extend the deadline to May 5, 2025, which the
Court 21 granted. (Dkt. Nos. 311, 312.) GreenSky did not file a renewed sealing motion on or
before May 22 5, 2025. At the case management conference on May 27, 2025, the Court reset the
deadline to

23 June 6, 2025. (Dkt. No. 321.) GreenSky filed the pending unopposed administrative motion to
24 seal on June 6, 2025. (Dkt. No. 325.)

25 LEGAL STANDARD

26 There is a right of public access to judicial records and documents. Nixon v. Warner 27 1
Commc'ns, Inc., 435 U.S. 589, 597 (1978). In considering motions to seal, courts recognize "a 2

strong presumption in favor of access is the starting point.” *Kamakana v. City & Cnty. of Honolulu*, 447 F.3d 1172, 1178 (9th Cir. 2006) (cleaned up). When a party seeks to seal judicial records relating to motions that are “more than tangentially related to the underlying cause of action,” *Ctr. for Auto Safety v. Chrysler Grp.*, 809 F.3d 1092, 1099 (9th Cir. 2016), the party bears the burden of overcoming the presumption with “compelling reasons supported by specific factual findings that outweigh the general history of access and the public policies favoring disclosure, such as the public interest in understanding the judicial process.” *Kamakana*, 447 F.3d at 1178-79 (cleaned up). There is an exception when a party seeks to seal materials “unrelated, or only tangentially related, to the underlying cause of action.” *Id.* at 1179. In such instance, “a party need only satisfy the less exacting ‘good cause’ standard.” *Ctr. for Auto Safety*, 809 F.3d at 1097. As explained in the Court’s previous sealing order at Docket No. 293, the “compelling reason” standard applies to the parties’ summary judgment, class certification, and Daubert filings. Compelling reasons exist if the documents at issue are “sources of business information that might harm a litigant’s competitive standing.” *Ctr. for Auto Safety*, 809 F.3d at 1097 (citation omitted); *Nixon*, 435 U.S. at 598. In addition, sealing is appropriate when the records would divulge terms of confidential contracts or contract negotiations, financial terms, or business models and strategies. See *Exeltis USA Inc. v. First Databank, Inc.*, No. 17-cv-04810-HSG, 2020 WL 2838812, at *1 (N.D. Cal. June 1, 2020); *FTC v. Qualcomm Inc.*, No. 17-cv-00220-LHK, 2019 WL 95922, at *3 (N.D. Cal. Jan. 3, 2019). But “[t]he mere fact that the production of records may lead to a litigant’s embarrassment, incrimination, or exposure to further litigation will not, without more, compel the court to seal its records.” *Kamakana*, 447 F.3d at 1179.

DISCUSSION

A. Briefs First, GreenSky moves to seal portions of six briefs. Specifically, GreenSky moves to seal portions of (1) Plaintiffs’ class certification motion, (2) GreenSky’s opposition to the class certification motion, (3) GreenSky’s Daubert motion, (4) GreenSky’s summary judgment motion, 1 summary judgment motion. 2 The Court GRANTS GreenSky’s requests to seal the specified language in these six briefs. 3 GreenSky’s requests are narrowly tailored, and the language GreenSky seeks to seal generally 4 refers to exhibits the Court previously concluded contain confidential business information. 5 B. Exhibits 6 GreenSky moves to redact specific portions of Docket No. 241-38, which is filed under 7 seal at Docket No. 239-8. GreenSky also moves to redact specific portions of Docket No. 241-49, 8 which is filed under seal at Docket No. 239-19. The Court GRANTS GreenSky’s request to seal 9 the specified portions of these exhibits, which describe confidential business strategies. 10 C. Wright 30(b)(6) Deposition Transcript 11 GreenSky moves to seal portions of the GreenSky 30(b)(6) deposition transcript at Docket 12 No. 235-7, which is from the *Wright v. GreenSky* case in the Southern District of Florida. 13 GreenSky’s requests are narrowly tailored and reflect information the Court previously determined 14 satisfies the “compelling reasons” standard, such as the identity of GreenSky’s

banking partners.² 15 So, the Court GRANTS the request to seal the specified portions of the Wright 30(b)(6) deposition 16 transcript.

17 CONCLUSION

18 For the reasons stated above, the Court GRANTS GreenSky's second amended sealing 19 motion. By September 5, 2025, the parties shall re-file briefs, documents, and exhibits consistent 20 with this order and the Court's previous sealing order. In addition, because the parties agree 21 Plaintiffs' Daubert opposition, GreenSky's Daubert reply, and Plaintiffs' reply on the motion for 22 class certification can be filed without redactions, the parties shall re-file those briefs without 23 redactions by September 5, 2025. 24 // 25 // 26 2 GreenSky moved to seal pages not included in the transcript excerpts Plaintiffs provided as 27 evidence at Docket No. 325-7. For example, GreenSky moved to seal page 70 line 11 through 1 This Order disposes of Docket No. 325. 2 IT IS SO ORDERED. 3 // Dated: July 21, 2025 4 5 ne

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6 United States District Judge 7 8 9 10 11 12 © 15 16 = 17 Z 18 19 20 21 22 23 24 25 26 27 28