

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PRECEDENTIAL VALUE	unpublished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

other

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*

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