

UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF
CALIFORNIA

Beltran v. Waste Management, Inc.

Beltran · No. 2:23-cv-00279-DC-CSK · Decided May 21, 2025

SUMMARY

The United States District Court for the Eastern District of California granted Defendants’ motion for judgment on the pleadings in Ramon Beltran’s action alleging violations of the Fair Credit Reporting Act. The court held that Plaintiff adequately alleged Article III standing based on claimed confusion from listing two consumer reporting agencies, but failed to plausibly allege an FCRA violation or a willful violation because the contact information was not extraneous under Ninth Circuit precedent. The court dismissed the second amended complaint without leave to amend and ordered the case closed.

CASE DETAILS

COURT	United States District Court for the Eastern District of California
WRITING FOR THE COURT	Dena M. Coggins
JURISDICTION	United States District Court for the Eastern District of California
DECIDED	May 21, 2025
DOCKET	2:23-cv-00279-DC-CSK
DISPOSITION	dismissed
PROCEDURAL POSTURE	Defendants moved for judgment on the pleadings under Federal Rule of Civil Procedure 12(c) against Plaintiff's second amended complaint asserting a Fair Credit Reporting Act claim. The court granted the motion, dismissed the second amended complaint without leave to amend, and closed the case.
STANDARD OF REVIEW	Rule 12(c) motions are evaluated under the same standard as Rule 12(b)(6). The court accepts the nonmoving party's factual allegations as true and draws reasonable inferences in that party's favor. Judgment on the pleadings is proper when no material issue of fact remains and the moving party is entitled to judgment as a matter of law, or when the complaint lacks a cognizable legal theory or sufficient facts under such a theory.
PRECEDENTIAL VALUE	unpublished

PARTIES

Ramon Beltran v. Waste Management, Inc., Waste Management National Services, Inc., USA Waste of California, Inc.

TOPICS

motion for judgment on the pleadings

fair debt collection

consumer protection

standing

civil procedure

PRACTICE AREAS

civil procedure

consumer protection

fair credit reporting

QUESTIONS PRESENTED

1. Whether Plaintiff adequately alleged Article III standing based on alleged defects in the FCRA employment-background-check disclosure.
2. Whether listing the contact information of two consumer reporting agencies constituted extraneous information that violated the FCRA's standalone-disclosure requirement.
3. Whether Plaintiff plausibly alleged that Defendants willfully violated the FCRA.
4. Whether Plaintiff should be granted further leave to amend.

HOLDINGS

1. Plaintiff failed to allege an injury in fact based on the disclosure's lack of capital letters, lack of boldface, or inclusion of an acknowledgment of receipt because he did not allege what confused him or how those features caused confusion or affected his conduct.
2. Plaintiff sufficiently pleaded Article III standing for his theory that listing contact information for two consumer reporting agencies rendered the disclosure confusing.
3. The inclusion of contact information for two consumer reporting agencies did not constitute extraneous information and did not violate the FCRA's standalone-disclosure requirement.
4. Plaintiff failed to plausibly allege a willful FCRA violation because the alleged inclusion of two consumer reporting agencies' contact information was not objectively unreasonable under the circumstances.
5. Further leave to amend was denied because amendment would be futile.

KEY QUOTATIONS

“Information that “elucidate[s] what it means to ‘obtain’ a consumer report” such as “helpful information about who will provide such a report” is not extraneous.” (at 8-9)

“As Defendants did not have the benefit of guidance that their disclosure could have been unlawful, their interpretation of the law was not objectively unreasonable.” (at 11)

FACTUAL BACKGROUND

Ramon Beltran applied for employment with Defendants and received a disclosure stating that Defendants might obtain a consumer report from a consumer reporting agency. The form listed two consumer reporting agencies in different states and allegedly was unclear, insufficiently conspicuous, and included an acknowledgment of receipt. Beltran alleged that he would not have signed the disclosure or authorized the consumer report had the disclosure complied with the FCRA.

PROCEDURAL HISTORY

Plaintiff filed a putative class action alleging that Defendants' employment-background-check disclosure violated 15 U.S.C. § 1681b(b)(2)(A). The court previously granted two motions for judgment on the pleadings with leave to amend because Plaintiff had not adequately alleged Article III standing. After Plaintiff filed a second amended complaint, Defendants filed a third Rule 12(c) motion. The court concluded that Plaintiff adequately alleged standing as to the inclusion of two consumer reporting agencies' contact information, but failed to plausibly allege an FCRA violation or a willful violation, and further amendment would be futile.

DISPOSITION

dismissed

CASES CITED

- Cafasso v. Gen. Dynamics C4 Sys., 637 F.3d 1047, 1054 n.4 (9th Cir. 2011)
- Dworkin v. Hustler Mag. Inc., 867 F.2d 1188, 1192 (9th Cir. 1989)
- Hines v. Youseff, 914 F.3d 1218, 1227 (9th Cir. 2019)
- Hal Roach Studios, Inc. v. Richard Feiner & Co., 896 F.2d 1542, 1550 (9th Cir. 1990)
- Balistreri v. Pacifica Police Dept., 901 F.2d 696, 699 (9th Cir. 1988)
- Gregg v. Dep't of Pub. Safety, 870 F.3d 883, 889 (9th Cir. 2017)
- Safeco Ins. Co. of Am. v. Burr, 551 U.S. 47, 52, 57, 69-70 (2007)
- Spokeo, Inc. v. Robins, 578 U.S. 330, 334-35, 339, 341 (2016)
- Walker v. Fred Meyer, Inc., 953 F.3d 1082, 1086-87, 1090 (9th Cir. 2020)
- Syed v. M-I, LLC, 853 F.3d 492, 499-506 (9th Cir. 2017)
- Gilberg v. Cal. Check Cashing Stores, LLC, 913 F.3d 1169, 1171, 1175-77 (9th Cir. 2019)
- Warth v. Seldin, 422 U.S. 480, 498 (1975)
- City of Los Angeles v. Lyons, 461 U.S. 95, 101, 103 (1983)
- Lujan v. Defs. of Wildlife, 504 U.S. 555, 560-61 (1992)
- TransUnion LLC v. Ramirez, 594 U.S. 413, 427 (2021)
- Williams v. Nichols Demos, Inc., No. 17-cv-07101-EJD, 2018 WL 3046507, at *4 (N.D. Cal. June 20, 2018)
- Nunley v. Cardinal Logistics Mgmt. Corp., No. 22-cv-01255-FWS-SP, 2022 WL 5176867, at *3 (C.D. Cal. Oct. 5, 2022)
- Mayorga v. Carter's Inc., No. 22-cv-01467-DMG-KS, 2022 WL 1190350, at *3 (C.D. Cal. Apr. 21, 2022)

- Grabner v. Experian Info. Sols., Inc., No. 22-cv-00078-CJC-DFM, 2022 WL 1223636, at *3 (C.D. Cal. Apr. 22, 2022)
- Orpilla v. Schenker, Inc., No. 19-cv-08392-BLF, 2020 WL 2395002, at *4 (N.D. Cal. May 12, 2020)
- Wynn v. UPS, No. 23-15448, 2024 WL 1191143, at *2 (9th Cir. Mar. 13, 2024)
- Juster v. Workday, 617 F. Supp. 3d 1128, 1138 (N.D. Cal. 2022)
- Rivera v. Jeld-Wen, Inc., No. 21-cv-01816-AJB-AHG, 2022 WL 3219411, at *7 (S.D. Cal. Aug. 9, 2022)
- Warr v. Cent. Garden & Pet Co., No. 20-cv-09405-JST, 2021 WL 6275013, at *6 (N.D. Cal. Sept. 21, 2021)
- Marino v. Ocwen Loan Servicing LLC, 978 F.3d 669, 673 (9th Cir. 2020)
- Cortez v. Trans Union, LLC, 617 F.3d 688, 721 (3d Cir. 2010)
- Shaw v. Experian Info. Sols. Inc., 891 F.3d 749, 760 (9th Cir. 2018)
- Zuniga v. House Foods Am. Corp. House Foods Holding USA, Inc., No. 22-cv-00372-CJC-JDE, 2022 WL 22607479, at *4 (C.D. Cal. Sept. 6, 2022)
- Dawson v. Wonderful Pistachios & Almonds, LLC, No. 18-cv-00801-PA-JPR, 2018 WL 5263063, at *6 (C.D. Cal. Apr. 27, 2018)
- Lopez v. Smith, 203 F.3d 1122, 1129 (9th Cir. 2000)
- Doe v. United States, 58 F.3d 494, 397 (9th Cir. 1995)