

UNITED STATES DISTRICT COURT FOR THE DISTRICT OF SOUTH
CAROLINA

Travis McCrea, a/k/a Travis McCrae, a/k/a Travis Sintell McCrae v.
Truist Bank, Mike McGuire, Chief Financial Officer, Rachel Sickles,
Account Officer, Sure Payroll, Inc.

McCrea v. Truist Bank · No. 4:25-cv-13112-JD-TER · Decided January 7, 2026

SUMMARY

The United States District Court for the District of South Carolina reviews and adopts a magistrate judge’s recommendation to dismiss Travis McCrea’s pro se, in forma pauperis complaint against Truist Bank, bank and payroll personnel, and Sure Payroll, Inc. The court concludes that the cited federal statutes and executive orders do not establish a private right of action or federal-question jurisdiction, and that diversity jurisdiction was not adequately pleaded. The complaint and any remaining state-law claims are dismissed without prejudice and without issuance and service of process.

CASE DETAILS

COURT	United States District Court for the District of South Carolina
JURISDICTION	United States District Court for the District of South Carolina
DECIDED	January 7, 2026
DOCKET	4:25-cv-13112-JD-TER
DISPOSITION	dismissed
PROCEDURAL POSTURE	The district court conducted de novo review of a magistrate judge's Report and Recommendation addressing the initial screening of a pro se, in forma pauperis complaint. Plaintiff objected to the recommendation of dismissal for lack of subject-matter jurisdiction.
STANDARD OF REVIEW	De novo review of portions of the Report and Recommendation to which specific objections are made under 28 U.S.C. § 636(b)(1); absent specific objections, the district court need not provide an explanation for adopting the recommendation.
PRECEDENTIAL VALUE	unpublished district court opinion; precedential status unknown
PARTIES	Travis McCrea, a/k/a Travis McCrae, a/k/a Travis Sintell McCrae v. Truist Bank, Mike McGuire, Chief Financial Officer, Rachel Sickles, Account Officer, Sure Payroll, Inc.

TOPICS

subject matter jurisdiction

civil procedure

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PRACTICE AREAS

civil procedure

federal jurisdiction

consumer protection

commercial litigation

QUESTIONS PRESENTED

1. Whether Plaintiff's objections to the magistrate judge's Report and Recommendation were sufficiently specific to require further review or demonstrate error.
2. Whether the complaint established subject-matter jurisdiction through a federal question or diversity jurisdiction.
3. Whether the court should decline supplemental jurisdiction over any remaining state-law claims after dismissing all claims within its original jurisdiction.

HOLDINGS

1. Objections that merely restate arguments previously presented and rejected, without identifying a specific factual or legal error, are insufficient under 28 U.S.C. § 636(b)(1); Plaintiff's objections were therefore overruled.
2. The complaint failed to establish subject-matter jurisdiction because the cited federal statutes did not provide an applicable private right of action, federal-question jurisdiction was lacking, and diversity jurisdiction was not pleaded.
3. After dismissing all claims within its original jurisdiction, the court declined to exercise supplemental jurisdiction over the remaining state-law claims and dismissed those claims without prejudice.

KEY QUOTATIONS

“the filing of objections to a magistrate’s report enables the district judge to focus attention on those issues—factual and legal—that are at the heart of the parties’ dispute.” (Legal Standard)

FACTUAL BACKGROUND

Proceeding pro se and in forma pauperis, Plaintiff sued his bank and payroll processor over the freezing and closure of accounts and related financial consequences. He invoked various federal banking, credit, tax, and other authorities, as well as allegations of fiduciary misconduct. The court found that the cited statutes did not provide applicable private rights of action and that Plaintiff failed to establish federal-question or diversity jurisdiction.

PROCEDURAL HISTORY

Plaintiff filed a complaint against his bank and payroll processor alleging violations of federal statutes arising from the freezing and closure of accounts and related financial consequences. The magistrate judge reviewed the complaint under 28 U.S.C. § 1915 and recommended dismissal without prejudice, without issuance and service

of process, based on the absence of a private right of action, lack of federal-question jurisdiction, and failure to plead diversity jurisdiction. After Plaintiff filed objections, the district court overruled them, adopted the Report and Recommendation, dismissed the complaint without prejudice, and declined supplemental jurisdiction over remaining state-law claims.

DISPOSITION

dismissed

CASES CITED

- Mathews v. Weber, 423 U.S. 261, 270-71 (1976)
- United States v. Schronce, 727 F.2d 91, 94 & n.4 (4th Cir. 1984)
- Diamond v. Colonial Life & Accident Ins. Co., 416 F.3d 310, 315 (2005)
- Thomas v. Arn, 474 U.S. 140, 147 (1985)
- Camby v. Davis, 718 F.2d 198, 199 (4th Cir. 1983)
- Carnegie-Mellon Univ. v. Cohill, 484 U.S. 348, 350 (1988)

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