

**UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF
OHIO, EASTERN DIVISION**

Natasha Ward v. Comenity Bank, et al.

Ward · No. 1:25-cv-01952 · Decided December 24, 2025

OPINION

Ward

PER CURIAM.

UNITED STATES DISTRICT COURT

NORTHERN DISTRICT OF OHIO

EASTERN DIVISION

NATASHA WARD,) Case No. 1:25-cv-01952) Plaintiff,) Judge J. Philip Calabrese) v.)
Magistrate Judge) Jonathan D. Greenberg COMENITY BANK, et al.,)) Defendants.))

OPINION AND ORDER

Plaintiff Natasha Ward filed a complaint against seven Defendants alleging violations of the Fair Credit Reporting Act. (ECF No. 1.) On October 9, 2025, Plaintiff moved to dismiss Defendant Lending Club Bank with prejudice. (ECF No. 9.) On October 17, 2025, Plaintiff moved to dismiss Defendant Affirm, Inc. without prejudice. (ECF No. 10.) On October 22, 2025, Plaintiff moved to dismiss Defendants Kay Jeweler's and Comenity Bank with prejudice. (ECF No. 12; ECF No. 13.) On October 23, 2025, Plaintiff moved to dismiss Defendant Experian Information Solutions with prejudice. (ECF No. 14.) On October 29, 2025, Plaintiff moved to dismiss Defendant Capital One Bank NA with prejudice. (ECF No. 15.) On December 22, 2025, Plaintiff filed a notice of dismissal with prejudice as to Defendant Equifax Information Services, LLC. (ECF No. 17.) Rule 21 provides that the Court may at any time, on just terms, add or drop a party. Fed. R. Civ. P. 21. Unless the parties agree otherwise, the Court generally drops a party under Rule 21 without prejudice. See *Michaels Bldg. Co. v. Ameritrust Co. N.A.*, 848 F.2d 674, 682 (6th Cir. 1988). Here, Plaintiff moves to dismiss Defendants Lending Club Bank, Kay Jeweler's, Comenity Bank, Experian Information Solutions, Inc., and Capital One Bank NA with prejudice. (ECF No. 9; ECF No. 12; ECF No. 13; ECF No. 14; ECF No. 15.) Dismissal of a party under Rule 21 is committed to the sound discretion of the district court. *Hiller v. HSBC Fin. Corp.*, 589 F. App'x 320, 321 (6th Cir. 2015) (per curiam) (citing *Sutherland v. Michigan Dep't of Treasury*, 344 F.3d 603, 612 (6th Cir. 2003)). Based on the Court's review of the record, and the failure of any party to object, the Court sees no reason not to dismiss Defendants Lending Club Bank, Kay Jeweler's, Comenity Bank, Experian Information Solutions, Inc., and Capital One Bank NA with prejudice. Plaintiff filed a proposed notice of dismissal with prejudice for Defendant Equifax Information Services, LLC under Rule 41(a)(1)(A)(i). (ECF No. 17.) Because Defendant Equifax Information Services

never appeared in the litigation, the notice is self-executing under the Rule. For these reasons, the Court GRANTS the motions DISMISSING Defendants Lending Club Bank, Kay Jewelers, Comenity Bank, Experian Information Solutions, and Capital One Bank WITH PREJUDICE (ECF No. 9; ECF No. 12; ECF No. 13; ECF No. 14; ECF No. 15), GRANTS the motion DISMISSING Defendant Affirm, Inc. WITHOUT PREJUDICE (ECF No. 10), DISMISSES Defendant Equifax Information Services, LLC WITH PREJUDICE (ECF No. 17), and closes this case. SO ORDERED. Dated: December 23, 2025 J. Philip Calabrese United States District Judge Northern District of Ohio