

**UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF
TENNESSEE, WESTERN DIVISION**

**Vanessa Peacock v. Truity Credit Union; Equifax Information
Services, LLC; Experian Information Solutions, Inc.; and
TransUnion, LLC**

Peacock · No. 2:26-cv-02200-SHL-cgc · Decided June 2, 2026

OPINION

Peacock

PER CURIAM.

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

VANESSA PEACOCK,)

) Plaintiff,)) v.)

TRUITY CREDIT UNION; EQUIFAX

) No. 2:26-cv-02200-SHL-cgc) INFORMATION SERVICES, LLC;)

EXPERIAN INFORMATION SOLUTIONS,

) INC.; and TRANSUNION, LLC,) Defendants.)

ORDER DISMISSING DEFENDANTS EXPERIAN INFORMATION SOLUTIONS,
INC., TRUITY CREDIT UNION, AND TRANSUNION, LLC, WITH PREJUDICE

Before the Court are three Notices of Voluntary Dismissal by Plaintiff Vanessa Peacock, filed May 15, May 20, and June 1, 2026. (ECF Nos. 15–17.) Peacock seeks to dismiss with prejudice Defendants Experian Information Solutions, Inc.; Truity Credit Union; and TransUnion, LLC, under Federal Rule of Civil Procedure 41(a)(1)(A)(i). (ECF Nos. 15–17.) Peacock’s claims against Defendant Equifax Information Services, LLC, remain. Because these three Defendants have not filed an answer or a motion for summary judgment, dismissal under Rule 41(a)(1)(A)(i) would be proper if one of them were the only defendant in the case. However, in multi-defendant matters, “Rule 21 provides the appropriate basis for dismissal of a single defendant,” not Rule 41. *Henderson-Thompson v. Jardoin*, No. 22-cv-2013, 2022 WL 349896, at *2 (W.D. Tenn. Feb. 4, 2022) (citing *Philip Carey Mfg. Co. v. Taylor*, 286 F.2d 782, 785 (6th Cir. 1961)); see also *Wilkerson v. Brakebill*, No. 15-CV-435, 2017 WL 401212, at *2 (E.D. Tenn. Jan. 30, 2017) (collecting district court cases recognizing that Rule 21, rather than Rule 41, is applicable when dismissing a single claim or defendant instead of an entire lawsuit). The Court will therefore construe the Rule 41 notices as motions under Rule 21. See *Henderson-Thompson*, 2022 WL 349896, at *2. Rule 21 permits a court to drop a party at any time on motion or on its own. Fed. R.

Civ. P. 21. Dropping parties under Rule 21 functions as a dismissal of the party. See Henderson-Thompson, 2022 WL 349896, at *2. Thus, all claims against Defendants Experian Information Solutions, Inc.; Truity Credit Union; and TransUnion, LLC, are DISMISSED WITH PREJUDICE under Rule 21. This dismissal does not apply to Peacock's claims against Defendant Equifax Information Services, LLC. IT IS SO ORDERED, this 2nd day of June, 2026. s/ Sheryl H. Lipman

SHERYL H. LIPMAN
CHIEF UNITED STATES DISTRICT JUDGE