

FILED: April 22, 2025

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

---

No. 23-1148 (L)  
(2:20-cv-00417-RAJ-LRL)

---

STUDCO BUILDING SYSTEMS US, LLC

Plaintiff - Appellee

v.

1ST ADVANTAGE FEDERAL CREDIT UNION

Defendant - Appellant

-----

THE CLEARING HOUSE ASSOCIATION, LLC; NACHA; THE VIRGINIA  
CREDIT UNION LEAGUE; THE NATIONAL ASSOCIATION OF  
FEDERALLY-INSURED CREDIT UNIONS; THE CREDIT UNION  
NATIONAL ASSOCIATION

Amici Supporting Appellant

---

No. 23-1766  
(2:20-cv-00417-RAJ-LRL)

---

STUDCO BUILDING SYSTEMS US, LLC

Plaintiff - Appellant

v.

1ST ADVANTAGE FEDERAL CREDIT UNION

Defendant - Appellee

-----

THE CLEARING HOUSE ASSOCIATION, LLC; NACHA; THE VIRGINIA  
CREDIT UNION LEAGUE; THE NATIONAL ASSOCIATION OF  
FEDERALLY-INSURED CREDIT UNIONS; THE CREDIT UNION  
NATIONAL ASSOCIATION

Amici Supporting Appellee

---

O R D E R

---

The court denies the petition for rehearing and rehearing en banc. No judge requested a poll under [Fed. R. App. P. 40](#) on the petition for rehearing en banc.

Entered at the direction of the panel: Judge Wilkinson, Judge Niemeyer, and Judge Wynn.

For the Court

/s/ Nwamaka Anowi, Clerk