

IN THE UNITED STATES COURT OF APPEALS
FOR THE FIFTH CIRCUIT

No. 94-20540

JOEL MALLORY, SR.,

Plaintiff-Appellant,

versus

CSC CREDIT SERVICES, INC.,

Defendant-Appellee.

Appeal from the United States District Court for the
Southern District of Texas
(CA-H-93-4163)

(April 10, 1995)

Before JOLLY, SMITH, and DeMOSS, Circuit Judges.

PER CURIAM:*

After our study of the briefs and consideration of the oral argument of counsel, we are convinced that this appeal, and indeed this case, have no merit. The plaintiff has failed to persuade us that the defendant, CSC Credit Services, Inc., violated the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq. Although the district court may have misread Hyde v. Hibernia National Bank, 861

*Local Rule 47.5 provides: "The publication of opinions that have no precedential value and merely decide particular cases on the basis of well-settled principles of law imposes needless expense on the public and burdens on the legal profession." Pursuant to that Rule, the court has determined that this opinion should not be published.

F.2d 446 (5th Cir. 1988), in stating that the Act requires that the report be disclosed to a third party, we nevertheless find that its judgment must be AFFIRMED. We find that the information in the subject report complained of was neither inaccurate nor misleading. Alternatively, we are unconvinced that the plaintiff has made a showing that he has suffered an injury under the Act. The judgment of the district court dismissing the complaint is therefore

A F F I R M E D.