

FILED: April 2, 2025

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 23-1148 (L)

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.

O R D E R

The court amends its opinion filed March 26, 2025, as follows:

Throughout the concurring opinion, brackets surrounding record citations have been deleted.

For the Court – By Direction

/s/ Nwamaka Anowi, Clerk