

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 02-2326

TRACY WOODY,

Plaintiff - Appellant,

versus

MBNA AMERICA BANK, NA; AIR COURIER
ASSOCIATION/CHEAPTRICKS.COM,

Defendants - Appellees.

No. 02-2327

TRACY WOODY,

Plaintiff - Appellant,

versus

DISCOVER FINANCIAL SERVICES, INCORPORATED,

Defendant - Appellee,

and

PROVIDIAN FINANCIAL CORPORATION,

Defendant.

Appeals from the United States District Court for the Eastern District of North Carolina, at Raleigh. Terrence W. Boyle, Chief District Judge. (CA-02-170-BO, CA-02-171-BO)

Submitted: April 29, 2003

Decided: July 16, 2003

Before WILLIAMS, MICHAEL, and TRAXLER, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Tracy Woody, Appellant Pro Se. Michael Edmond Weddington, Jackson Wyatt Moore, SMITH, ANDERSON, BLOUNT, DORSETT, MITCHELL & JERNIGAN, Raleigh, North Carolina; James Dickson Phillips, III, DANIELS & DANIELS, P.A., Research Triangle Park, North Carolina; David Dreifus, POYNER & SPRUILL, Raleigh, North Carolina, for Appellees.

Unpublished opinions are not binding precedent in this circuit. See Local Rule 36(c).

PER CURIAM:

Tracy Woody seeks to appeal the district court's orders dismissing two civil actions wherein she raised claims under the Fair Credit Billing Act (FCBA) and the Truth in Lending Act (TILA) (see 15 U.S.C. § 1601 et seq.), in addition to state claims for slander, fraud, and negligence. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. See Woody v. MBNA America Bank, No. CA-02-170-BO (E.D.N.C. Oct. 11, 2002); Woody v. Discover Fin., No. CA-02-171-BO (E.D.N.C. Oct. 16, 2002). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before the court and argument would not aid the decisional process.

AFFIRMED