

MAY 24 2012

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U.S. COURT OF APPEALS

NOT FOR PUBLICATION

UNITED STATES COURT OF APPEALS

FOR THE NINTH CIRCUIT

KAMLESH BANGA,

Plaintiff - Appellant,

v.

EQUIFAX INFORMATION SERVICES,  
LLC.,

Defendant - Appellee.

No. 11-15460

D.C. No. 3:09-cv-04807-JSW

MEMORANDUM\*

Appeal from the United States District Court  
for the Northern District of California  
Jeffrey S. White, District Judge, Presiding

Submitted May 15, 2012\*\*

Before: CANBY, GRABER, and M. SMITH, Circuit Judges.

Kamlesh Banga appeals pro se from the district court's summary judgment in her action alleging violations of the Fair Credit Reporting Act and the California

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\* This disposition is not appropriate for publication and is not precedent except as provided by 9th Cir. R. 36-3.

\*\* The panel unanimously concludes this case is suitable for decision without oral argument. *See* Fed. R. App. P. 34(a)(2). Accordingly, Banga's request for oral argument is denied.

Consumer Credit Reporting Act. We have jurisdiction under 28 U.S.C. § 1291.

We review de novo, *Aguilera v. Baca*, 510 F.3d 1161, 1167 (9th Cir. 2007), and we affirm.

The district court properly granted summary judgment on statute of limitations grounds because Banga failed to file her action within two years of when she knew or should have known that defendant disclosed her credit report to third parties for promotional or other improper purposes. *See* 15 U.S.C. § 1681p (action under Fair Credit Reporting Act must be filed two years after plaintiff discovers the violation or five years after the violation occurs, whichever is earlier); Cal. Civ. Code § 1785.33 (action under California Consumer Credit Reporting Act must be filed within two years after plaintiff knows or should have known of the violation but no more than seven years after the earliest violation).

Banga's remaining contentions, including her alleged claims against Cal State 9 Credit Union, are unpersuasive.

Banga's motion for referral to the court's pro bono program is denied.

**AFFIRMED.**