

No. **23-5220**

Supreme Court, U.S.  
FILED

JUL 19 2023

OFFICE OF THE CLERK

IN THE  
SUPREME COURT OF THE UNITED STATES

Amy Harkins PETITIONER  
(Your Name)

Rose

vs.

Citizens Bank — RESPONDENT(S)

ON PETITION FOR A WRIT OF CERTIORARI TO  
United States Court of Appeals  
For the  
SECOND CIRCUIT

(NAME OF COURT THAT LAST RULED ON MERITS OF YOUR CASE)

PETITION FOR WRIT OF CERTIORARI

Amy J. Harkins  
(Your Name)

197 Pennells Drive  
(Address)

Rochester, New York, 14626  
(City, State, Zip Code)

585-944-6506  
(Phone Number)

**ORIGINAL**

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SUPREME COURT, U.S.

## II

### QUESTION(S) PRESENTED

Under The Gramm - LEACH - Bliley Act Can a Bank give out Personal information about a client. ALSO, Can a Bank disclose someones disability characteristics when making a referral to a third party,

According, to The Act, Can a Bank proceed with an referral investigation, without the Client in question, consent. For example, proceeding with a "Wellness check" with no consent with the client.

The American Disabilities Act was a law to protect people (clients) from discrimination due to their disabilities. Because one has a perceived disability, does not mean the person does not have a right to privacy. Both laws are taken very seriously and my rights as a person with an disability have been violated.

III

## LIST OF PARTIES

☒ All parties appear in the caption of the case on the cover page.

☐ All parties **do not** appear in the caption of the case on the cover page. A list of all parties to the proceeding in the court whose judgment is the subject of this petition is as follows:

## RELATED CASES

1) Equifax, Inc.

Type of Action: Federal

Last UPDATED: July 31, 2019

FTC MATTER / File #172-3203

Equifax Paid out hundreds of Millions to Consumers as they did NOT <sup>Keep</sup> Consumers Private

INFORMATION SECURE,

2) TECHNOLOGIES, INC.

Auto Dealers had to settle with FEDERAL TRADE Commission

IV  
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|            | 09/22/2022                              | Motion To                 |
|            |                                         | Proceed as a              |
|            |                                         | poor person               |
|            | 02/16/2023                              | Judgement and Order       |
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|            | 03/13/2023                              | RECONSIDERATION Denied    |

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## TABLE OF AUTHORITIES CITED

CASES

PAGE NUMBER

### STATUTES AND RULES

American Disability Act  
Section 504

STATES That no one "shall be excluded, denied Benefits of" due to an disability.

OTHER GRAMM Leach Bliley  
Section 509(4) ACT

STATES That "Personally identifiable financial information that is provided by an consumer to a can not be shared."

VI

IN THE  
SUPREME COURT OF THE UNITED STATES  
PETITION FOR WRIT OF CERTIORARI

Petitioner respectfully prays that a writ of certiorari issue to review the judgment below.

OPINIONS BELOW

☐ For cases from **federal courts**:

The opinion of the United States court of appeals appears at Appendix E to the petition and is

☒ reported at 02/16/2023; or,  
☐ has been designated for publication but is not yet reported; or,  
☐ is unpublished.

The opinion of the United States district court appears at Appendix A to the petition and is

☒ reported at 01/13/2020; or,  
☐ has been designated for publication but is not yet reported; or,  
☐ is unpublished.

☐ For cases from **state courts**:

The opinion of the highest state court to review the merits appears at Appendix \_\_\_\_\_ to the petition and is

☐ reported at N/A; or,  
☐ has been designated for publication but is not yet reported; or,  
☐ is unpublished.

The opinion of the N/A court appears at Appendix \_\_\_\_\_ to the petition and is

☐ reported at \_\_\_\_\_; or,  
☐ has been designated for publication but is not yet reported; or,  
☐ is unpublished.

VII

## JURISDICTION

[ ] For cases from **federal courts**:

The date on which the United States Court of Appeals decided my case was 02/16/2023.

[ ] No petition for rehearing was timely filed in my case.

[ ] A timely petition for rehearing was denied by the United States Court of Appeals on the following date: \_\_\_\_\_, and a copy of the order denying rehearing appears at Appendix \_\_\_\_\_.

☒ An extension of time to file the petition for a writ of certiorari was granted to and including August 16, 2023 (date) on 2023 (date) in Application No. 22 A 1033 June 1,

The jurisdiction of this Court is invoked under 28 U. S. C. § 1254(1).

[ ] For cases from **state courts**:

The date on which the highest state court decided my case was N/A.  
A copy of that decision appears at Appendix \_\_\_\_\_.

[ ] A timely petition for rehearing was thereafter denied on the following date: \_\_\_\_\_, and a copy of the order denying rehearing appears at Appendix \_\_\_\_\_.

[ ] An extension of time to file the petition for a writ of certiorari was granted to and including \_\_\_\_\_ (date) on \_\_\_\_\_ (date) in Application No. \_\_\_\_ A \_\_\_\_.

The jurisdiction of this Court is invoked under 28 U. S. C. § 1257(a).

# VIII

## CONSTITUTIONAL AND STATUTORY PROVISIONS INVOLVED

My rights have been violated,  
Citizens Bank has had the wrong information  
on my Bank Accounts. They the Bank  
was aware of my Mental Health  
Issues, Therefore, They treated me unfairly  
because of it. I have the right as  
an American Citizen to be treated with  
Dignity. The American Disabilities  
Act protect my rights as a consumer,  
Citizens Bank broke the laws  
referenced in the American Disabilities  
Act. They gave out private information  
due to my <sup>(Personal)</sup> characteristics, while  
violating my rights of Privacy.

Everyone in the Country  
should expect to have their personal  
information, told in confidence, protected,  
when dealing with their Bank of choice.

1/

IX

STATEMENT OF THE CASE

Citizens Bank has told me  
wrong information in all of their  
Court Responses. First of All, I  
do not have an "Intellectual Disability"  
yet, I Am Mentally Impaired,  
Because, I had a  
Mental impairment, Citizens Bank  
viewed me, at the same time, as  
being "Intellectually Disabled"  
They the Bank, denied me a  
refund, when I had been defrauded.  
They did not follow through with  
a loan, that I was approved of,  
During the past several years,  
They have accused me of Crimes,  
due to my perceived Disabilities,  
which I do not agree with. They

2) IX = Continued =

## STATEMENT of the CASE

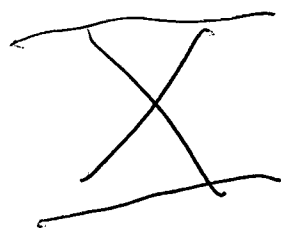
Thy The Bank violated  
my rights of Privacy; as  
Thy proceeded with a referral  
and an "Wellness Check, without  
my permission, Thy also contacted  
my Case manager, at that time  
Just by doing That, they invaded  
my right of Privacy, Citizens  
Bank Claimed I was a scam  
referral. and Told (heah) The  
Representative from his Span That  
I was Mentally ill. Citizens

### 3) IX STATEMENT of the CASE Continued. -

Bank Claimed I had a problem  
or "Trouble with taking care"  
of my finances, Yet, my supporting  
evidence shows that I can  
deal with all aspects of  
my finances, just fine. Importantly  
my psychiatrist has written  
me 2 letters that document I'm  
mentally stable, during the  
period of this case. Citibank  
Bank did not give me a  
refund. Therefore, they were not  
concerned with my financial  
health, they because of their

# 4) IX STATE MENT of the CASE

ignorance, he caused me  
great Mental Anguish. Justice  
needs to be done. Please,  
review This Case!



## (1) REASONS FOR GRANTING THE PETITION

My rights have been Violated according to The Gramm Leach Briley Act, Because I am Mentally Ill I was treated unfairly and denied financial services. I was ~~stereo~~ Stereotyped as being "Intellectually Disabled" due to my Known Mental Health Disability. Citizens Bank has caused me much distress (documented from my therapist) by falsely accusing me of unethical, Criminal activities, Such as, "trying to extort a Bank out of a settlement, Community Bank's attorney was fair and he settled with me, This was the only other Bank I had an original problem with (Legal) therefore, I'm assuming that they are talking about Community Bank, matter(s) they the BANK have also Violated my right of Privacy by giving out my information

Reasons why Petition  
should be granted

I Army Harkins

am asking the Court. The  
United STATES SUPREME  
Court to grant me This  
Petition, I've suffered great  
injustice from Citizens Bank.

My Cases with Citizens

Bank have always shown

Probable Cause. The order

and Judgement from the lower

Courts were unfair, as they  
dismissed the cases in favor

of the Defendant. Please,

review the following exhibits

X<sup>3</sup>/ Reasons why Petition should  
Exhibit 1-8 confirm<sup>o</sup> be granted

That Kevin Havery was a  
Notary at Citizens Bank in  
2017. He was also the  
Manager at Citizens Bank.

He Stamped 8 Court documents  
for Community Bank. I told

Kevin that I had a case with  
Community Bank that revolved around  
my "Mental Disease". Community  
Bank settled the case, because  
they wanted to give me justice.  
2/ Kevin Havery denied  
me a refund, which I was

X2) 4) Reasons why Petition should  
be granted  
defrauded, The Same bank

gave my Cousin, Kathy Greenlea  
a refund. She, my Cousin gave  
out all her personal information,  
and her Pin number, Citizens  
Bank, gave her a complete  
refund! She was not  
perceived<sup>as</sup> having an disability.

Exhibits 9-20

are, documentation of rental,  
Rogers Gas and Electric, in-  
surance, payments and a letter  
from my Case manager. I have  
had a perfect payment history

5) X Reasons Why Petition should  
Since 2017, be granted

Exhibits A, is a  
copy of my Police report that  
I made. Exhibit B, shows  
documented Wrong Balances,

"copy of a check that Citizens  
Bank gave me for a credit,

Years, after account ending

in 0128 was closed' Exhibit

C, confirms that I was

given a \$5,000 loan and then

denied the loan. Citizens Bank

claims I never got the loan

please refer to the phone records

6/ Reasons why Retention should be  
① I've also enclosed granted

a Credit Report that  
documents I had a balance  
of \$988.00 in my account in  
February of 2018, I according

to this document here to

○ assume it was wrong as  
in 2018 the Bank said

I had a balance of <sup>\$</sup>7447.00.

in a billing statement, Please  
refer to exhibit D.

Exhibit E, documents

○ my claim of Mental Anguish

IX 8) Reasons Why Petition Should be granted

Exhibit I is a

Copy of a letter sent to

me about my finances and

an admission from the

Bank Representative, That

Citizens Bank proceeded to

give me a referral and an

"Wellness" check. He stated

that the Bank felt I had trouble,

from suffering financial loss.

Exhibit J, Document

The fact that I never gave

Citizens Bank, or <sup>its</sup> life span,

Consent to do a referral and

X 9/ Reasons Why Petition Should  
a wellness check be granted

Citizens Bank by

violated my Civil Rights as

They gave out "Identifiable"  
(information)  
about about me several

times to a Third Party. According

to The Gramm-Leach-Bliley

Act, They Citizens Bank Broke

The law. They also Broke The

law in 2018, as, They, <sup>were</sup> documented

having wrong Deposit Balances,

in Citizens Bank Consumer

Bank Accounts.

This Review is

X 10) Reasons why a Petition should be granted  
is important Because of

The issues That, I'll state again  
Most everyone has a Bank  
account in this Country. Banks  
are not allowed to give out  
"Identifiable information."

They, the Bank have

Brokers Re. American Disability

Act laws, as they received  
that I had a Mental Intellectual  
Disability (3)

Miss Jasmine Jackson at home

Spoke confirmers That Citizens

Bank told Leah (her Spouse Representative)

11) Reasons Why a Petition Should  
Be granted  
That I was Mentally ill.

Please Review this Case as

The Lower Courts had information

from all my providers about  
the main facts of this case.  
(Health + Mental) and, denial

of Due process, The

Lower Courts turned down

my request for The

Phone records to be listened

to, This would have confirmed

that my Complaints, in regards

to Citizen Box, are True,

Sincerely,  
Miss Amy [Signature]

## CONCLUSION

The petition for a writ of certiorari should be granted.

Respectfully submitted,

Arney Harkins

Date: 07/18/2023