

United States Court of Appeals

For the Seventh Circuit
Chicago, Illinois 60604

September 29, 2025

Before

MICHAEL B. BRENNAN, *Circuit Judge*

CANDACE JACKSON-AKIWUMI, *Circuit Judge*

JOSHUA P. KOLAR, *Circuit Judge*

No. 24-1347

PADMA RAO,
Plaintiff-Appellant,

v.

J.P. MORGAN CHASE BANK, N.A. and
KIEFER KRAUSE,
Defendants-Appellees.

Appeal from the United States District
Court for the Northern District of Illinois,
Eastern Division.

No. 1:21-cv-01361

Mary M. Rowland,
Judge.

ORDER

Defendant-Appellee J.P. Morgan Chase Bank, N.A. filed a petition for rehearing and rehearing *en banc* on September 10, 2025. No judge in regular active service has requested a vote on the petition for rehearing *en banc*, and all members of the panel have voted to deny the petition for rehearing.¹ The petition therefore is **DENIED**. The opinion issued on August 27, 2025, is amended as follows:

The first full sentence on page 15 is amended to read:

Because Chase does not offer an alternative reasonable interpretation of Krause's statements, it cannot prevail as a matter of law under the innocent construction rule.

¹ Circuit Judges Ilana D. Rovner, Thomas L. Kirsch, Amy J. St. Eve, and John Z. Lee did not participate in the consideration of this petition for rehearing *en banc*.

Additionally, page 20, paragraph 2, is amended to read:

Because we conclude that Chase cannot prevail under the innocent construction rule as a matter of law, and that there are genuine issues of material fact about whether Krause abused his qualified privilege, a jury must determine “whether the statement was in fact understood to be defamatory or to refer to the plaintiff.” *Tuite*, 866 N.E.2d 114 at 122.