



COMMONWEALTH OF KENTUCKY  
PUBLIC PROTECTION CABINET  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
AGENCY CASE NO. 2026-DFI-0011

DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

vs.

AGREED ORDER

TOBACCO COUNTRY, INC.

RESPONDENT

\* \* \* \* \*

1. The Department of Financial Institutions (“DFI”) is responsible for regulating and licensing entities engaged in the business of cashing checks and accepting deferred deposit transactions in accordance with the provisions set forth in KRS Chapter 286.9.

2. Tobacco Country, Inc. DBA Quick Money (“Respondent”) is authorized to do business in Kentucky as a check casher licensee pursuant to KRS Chapter 286.9, with a location at 1413 Highland Avenue, Carrollton, Kentucky 41008, with Check Casher License #147-3. (ICIE# 393765)

3. DFI conducted a routine examination of Respondent on August 27, 2025. During the examination, DFI discovered that Respondent violated KRS 286.9-100(13) by entering into an agreement with a borrower without the required signatures.

4. DFI possesses a range of administrative authority in addressing violations of KRS Chapter 286.9, including license revocation or denial, as well as the imposition of civil penalties in an amount up to \$5,000 per violation. See KRS 286.9-110; 286.9-991.

5. In this case, the DFI assessed a civil penalty against Respondent in the amount of two thousand dollars (\$2,000) for the above-described violation of KRS 286.9-100(13).

6. In the interest of economically and efficiently resolving the violation described herein, and without Respondent admitting or denying the statements of fact and legal conclusions herein, DFI and Respondent agree as follows:

- a. Respondent agrees to a civil penalty assessment in the amount of two thousand dollars (\$2,000.00) for the violation described herein;
- b. Respondent agrees to and shall pay the total civil penalty assessed herein of two thousand dollars (\$2,000), which shall be due within thirty (30) days after entry of the Agreed Order. The payment shall be made through the NMLS system by invoice created by DFI; and
- c. Respondent shall devote the time and resources necessary to ensure continual and full compliance with all statutory requirements set forth in KRS Chapter 286.9.

7. Respondent waives its right to demand a hearing at which it would be entitled to legal representation, to confront and cross-examine witnesses, and to present evidence on its own behalf, or to otherwise appeal or set aside this Order.

8. Respondent consents to and acknowledges the jurisdiction of DFI over this matter and that this Agreed Order is a matter of public record and may be disseminated as such.

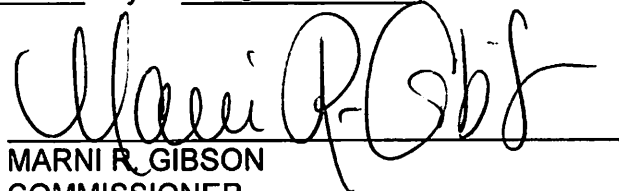
9. In consideration of execution of this Agreed Order, Respondent for itself, and for its successors and assigns, hereby releases and forever discharges the Commonwealth of Kentucky, DFI, Office of Legal Services, and each of their members, agents, and employees in their individual capacities, from any and all manner of actions, causes of action, suits, debts, judgments, executions, claims and demands whatsoever,

known and unknown, in law or equity, that Respondent ever had, now has, may have or claim to have against any or all of the persons or entities named in this paragraph arising out of or by reason of this investigation, this disciplinary action, this settlement or its administration.

10. By signing below, the parties acknowledge they have read the foregoing Agreed Order, know and fully understand its contents, and that they are authorized to enter into and execute this Agreed Order and legally bind their respective parties.

11. This Agreed Order shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 20<sup>th</sup> day of March, 2026.

  
MARNI R. GIBSON  
COMMISSIONER

**Consented to:**

This 9 March day of February, 2026.

This 20 day of February, 2026.

Hannah M. Carlin

Hannah M. Carlin, Director  
Division of Non-Depository Institutions  
Department of Financial Institutions

Rebecca Baker

Authorized Representative  
Tobacco Country, Inc.  
Check Casher License #147-3

**ACKNOWLEDGEMENT**

STATE OF Kentucky )  
COUNTY OF Carrall )

On this the 20 day of February, 2026, before me Rebecca Baker, the undersigned, Rebecca Baker, did personally appear and acknowledge himself/herself to be the authorized representative of Tobacco Country, Inc. and that he/she, being authorized to do so, entered into and executed the foregoing instrument for the purposes therein contained.

My Commission Expires: June 24, 2027  
Loretta W. Collum  
Notary Public  
STATE AT LARGE, KENTUCKY  
COMMISSION # KY1977372  
Exp. 06/24/2027

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing **Agreed Order** was sent on this the 20 day of March, 2026, by certified mail, return receipt requested, to:

Rebecca Baker  
Tobacco Country, Inc.  
d/b/a Quick Money  
7960 US Hwy 42  
Florence, KY 41042

And by Hand-Delivery to:

Gary A. Stephens  
500 Mero Street 2SW19  
Frankfort, KY 40601  
Counsel for Department of Financial Institutions

Allison Reed by Victoria Ward - Bishop  
Allison Reed  
Kentucky Department of Financial Institutions  
Executive Staff Advisor