

**MINUTES OF REGULAR MEETING  
COMMISSION ON CONSUMER CREDIT  
November 12, 2025**

The Regular meeting of the Commission on Consumer Credit was held at 10:30 a.m. on November 12, 2025. The Regular Meeting was held at the Oklahoma Banking Department located at 2900 N. Lincoln Blvd., Oklahoma City, OK 73105. The agenda was posted at the office of the Oklahoma Department of Consumer Credit, 629 N.E. 28<sup>th</sup> Street, on the main public entrance and on the Department of Consumer Credit Internet website at [www.ok.gov/okdocc](http://www.ok.gov/okdocc), on November 6, 2025.

**I. Call to order.**

Chairman Bob Moses called the meeting to order at 10:30 a.m.

**II. Roll call.**

**PRESENT:** Chairman Bob Moses, Vice-Chairman Joe Wilbanks, Mick Thompson, Shari Martin, Tim Morris, Rodney Owens & Cris Price

**ABSENT:** Barry Anderson, Blake Hollingsworth & Marcel Walther

Chairman Moses announced that a quorum was present.

**STAFF PRESENT:**

Scott Leshner, Ruben Tornini, Steven Coates, John Coyne, Anthony Breshers, Roberta Hale, Jennifer Word & Stefanie Ashurst

**GUESTS PRESENT:**

Stephanie Papp and Carla Merritt  
Office of Management and Enterprise Services Finance  
Greg Piatt

**III. Discussion and possible action regarding the Minutes of the Regular Meeting held on June 11, 2025.**

Commissioner Thompson made a motion to approve the minutes of the Regular Meeting held on June 11, 2025. Commissioner Martin seconded the motion.

The motion was unanimously approved.

**IV. Presentation of monthly budget and financial reports by Stephanie Papp, Financial Manager (OMES Finance).**

Stephanie Papp, Financial Manager, Office of Management and Enterprise Services, presented the October 2025 monthly budget and financial reports.

**V. Administrator's Monthly Reports:**

Mr. Piatt presented a Legislation update.

Chief Examiner Breshers presented the Complaint reports and the Examination report.

Chief Enforcement Attorney Coyne presented the Legal report.

Deputy Administrator Tornini presented the Licensing report and presented an update on the current renewal season.

**VI. Discussion and possible action regarding the 2025 Annual Report to the Governor and Legislature. Steven Coates, Asst. Deputy Administrator / General Counsel.**

General Counsel Coates presented the proposed Annual Report.

Commissioner Price made a motion to approve the Annual Report as presented by General Counsel Coates. Commissioner Owens seconded the motion.

The motion was unanimously approved.

**VII. Discussion and possible action regarding the 2026 meeting schedule of the Commission on Consumer Credit.**

Vice-Chairman Wilbanks made a motion to approve the 2026 meeting schedule. Commissioner Morris seconded the motion. The motion was unanimously approved.

Note: Due to the Veterans Day holiday, the November 2026 meeting was scheduled for 11/19/2026.

**VIII. New Business**


There was no new business.

**IX. Department presentation of plaques recognizing certain licensees holding licenses dated 50 years or more.**

**X. Adjournment.**

Without objection, Chairman Moses adjourned the meeting at 11:09 a.m.



  
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Bob Moses  
Chairman

  
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Roberta Hale  
Commission Secretary