IN THE UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF MONTANA

HELENA DIVISION

UNITED STATES OF AMERICA, Plaintiff, vs. ABBEY LEE COOK, Defendant.	Criminal Docket No. CR-25-13-H-BMM

Transcript of Arraignment and Change of Plea

Missouri River Federal Courthouse
125 Central Avenue West
Great Falls, MT 59404
Tuesday, September 9, 2025
10:03 a.m. to 10:43 a.m.

BEFORE THE HONORABLE BRIAN MORRIS

UNITED STATES CHIEF DISTRICT COURT JUDGE

Yvette Heinze, RPR, CSR, CVR-S
United States Court Reporter
Missouri River Federal Courthouse
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Proceedings recorded by machine shorthand
Transcript produced by computer-assisted transcription

APPEARANCES

PRESENT ON BEHALF OF THE PLAINTIFF,
UNITED STATES OF AMERICA:

Zeno B. Baucus
Assistant U.S. Attorney
OFFICE OF THE U.S. ATTORNEY
2601 Second Avenue North, Suite 3200
Billings, Montana 59101

PRESENT ON BEHALF OF THE DEFENDANT:

Christopher Betchie
HULL SWINGLY & BETCHIE, PC
603 Euclid Avenue, Suite C
Helena, MT 59601

ALSO PRESENT:

Peyton Jones, probation officer
Chuck Sampson, special agent

PROCEEDINGS

(Open court.)

(Defendant present.)

THE COURT: Madam Clerk, please call the next case on the Court's calendar.

THE CLERK: This Court will now conduct an arraignment and change of plea hearing in Case Number CR-25-13-H-BMM, *USA v Abbey Lee Cook*.

THE COURT: Good morning, Mr. Baucus.

MR. BAUCUS: Good morning, Your Honor.

THE COURT: And you have my friend from Whitehall with you.

MR. BAUCUS: I do, Special Agent Chuck Sampson with the FBI, Your Honor.

THE COURT: Welcome, Agent Sampson.

Mr. Betchie, good morning.

MR. BETCHIE: Good morning, Your Honor.

THE COURT: And good morning, Ms. Cook.

THE DEFENDANT: Good morning.

THE COURT: Mr. Betchie, does Ms. Cook waive her right to arraignment on the information?

MR. BETCHIE: Yes, Your Honor.

THE COURT: Does she waive her right to be charged by indictment?

MR. BETCHIE: Yes, Your Honor.

THE COURT: Is she prepared to proceed straight to the change of plea?

MR. BETCHIE: Yes, Your Honor.

THE COURT: Is that acceptable Mr. Baucus?

MR. BAUCUS: It is, Your Honor. Thank you.

THE COURT: Mr. Baucus, do we have a plea agreement?

MR. BAUCUS: We do, Your Honor.

THE COURT: Would you outline the terms for me, please.

MR. BAUCUS: Yes, sir. The agreement is pursuant to Rule 11(c)(1)(B) of Federal Rules of Criminal Procedure. Under the terms of the agreement, the defendant will plead guilty to the three counts contained in the information, charging wire fraud in violation of 18 USC Section 1343.

As reflected in paragraph 6 of the plea agreement, Your Honor, provided the defendant complies with the agreement, the United States will recommend a low-end guideline range sentence at sentencing.

Moreover, as reflected in paragraph 8, the defendant unconditionally waives her right to appeal. That is based on concessions made by the United States. She knowingly waives any right to appeal or collaterally attack any aspect of her sentence, including conditions of probation or supervised release.

This waiver does not prohibit the right to pursue a

collateral challenge alleging ineffective assistance of counsel.

Moreover, the defendant also waives the right to appeal any aspect of a sentence imposed below or within the guideline range upon a revocation of supervised release in this matter, except where the defendant unsuccessfully objects to the great violation applied by the Court, during the district court revocation proceedings. In that event, Your Honor, the waiver does not apply, and the defendant may appeal the sentence imposed upon a revocation of supervised release, even if that sentence falls within or below the guideline range as calculated by the Court.

And, finally, as reflected in paragraph 11, there is an agreement as to restitution. The defendant agrees to pay restitution to the identified victims in the information of an amount of no less than $253,000.

Moreover, this restitution includes all losses caused by the defendant's criminal conduct and relevant conduct, even if such loss is a result from counts dismissed, crimes not charged, or crimes not admitted by the defendant, and the factual basis supporting this plea.

THE COURT: And have the victims been notified of this proceeding?

MR. BAUCUS: They have, Your Honor.

THE COURT: Do any of them wish to appear?

MR. BAUCUS: They do not, Your Honor.

THE COURT: Thank you, Mr. Baucus.

Ms. Cook, would you please raise your right hand and be sworn as a witness.

(Defendant placed under oath.)

THE COURT: Ms. Cook, you are now under oath. If you say something to me during the hearing that's false or misleading, you could subject yourself to further prosecution for admitting a false or misleading statement.

Do you understand?

THE DEFENDANT: I do.

THE COURT: The hearing will take about 30 minutes. At any point if you have any questions for me or if you need to speak to Mr. Betchie, please let me know.

Do you understand?

THE DEFENDANT: Yes.

THE COURT: Before I can accept a plea of guilty from you, I must be satisfied your plea would be entirely voluntary; and that you understand fully what's happening at this hearing. I also must be convinced that you understand the charges against you; you understand the consequences of entering a guilty plea, you understand the potential punishment you could receive if you enter a guilty plea and I accept that plea; and you understand the rights that you would be waiving if you were to enter a guilty plea and I accept that plea. I also must

satisfy myself that the government could prove the charge against you to which you are planning to enter a guilty plea.

Do you understand so far?

THE DEFENDANT: I understand.

THE COURT: I need some background information first. How old are you, Ms. Cook?

THE DEFENDANT: 34.

THE COURT: Are you married?

THE DEFENDANT: Separated.

THE COURT: Any children?

THE DEFENDANT: No.

THE COURT: What education have you had in your life?

THE DEFENDANT: Bachelor's degree, college.

THE COURT: Where did you graduate from high school?

THE DEFENDANT: Bozeman High School.

THE COURT: And college?

THE DEFENDANT: Whitworth University.

THE COURT: What year was that?

THE DEFENDANT: 2013.

THE COURT: And what have you done for work in your life?

THE DEFENDANT: I was formerly a campaign manager and finance director for congressional campaigns, and then transitioned into consulting and event planning.

THE COURT: All right. Some medical questions: Have

you ever been treated for any kind of mental illness?

THE DEFENDANT: Yes.

THE COURT: When?

THE DEFENDANT: Starting in middle school to current.

THE COURT: Okay. So are you taking any medications currently for mental illness?

THE DEFENDANT: I am not.

THE COURT: How are you being treated?

THE DEFENDANT: Therapy.

THE COURT: That's ongoing?

THE DEFENDANT: Uh-huh.

THE COURT: As a middle schooler, did you take any medications?

THE DEFENDANT: No.

THE COURT: All right. Any other treatment for mental illness?

THE DEFENDANT: No.

THE COURT: Have you ever been treated for substance abuse or alcohol abuse?

THE DEFENDANT: No.

THE COURT: Are you currently under the influence of alcohol or any kind of drug?

THE DEFENDANT: No.

THE COURT: Are you under the care of a doctor?

THE DEFENDANT: No.

THE COURT: Are you taking any kind of medication, either prescription drugs or over-the-counter drugs?

THE DEFENDANT: No.

THE COURT: Is there anything about your physical condition or your mental condition that limits your ability to understand what's happening at this hearing?

THE DEFENDANT: No.

THE COURT: What are we doing at this hearing, Ms. Cook?

THE DEFENDANT: Entering a guilty plea.

THE COURT: Is that part of an agreement you have with the US Government?

THE DEFENDANT: Correct.

THE COURT: All right. Let's talk about the charges against you. Did you receive a copy of the information in this case?

THE DEFENDANT: I did.

THE COURT: Have you reviewed it with Mr. Betchie?

THE DEFENDANT: I have.

THE COURT: Do you understand the charges?

THE DEFENDANT: I do.

THE COURT: Do you have a copy of the document with you?

THE DEFENDANT: Yes, right here.

THE COURT: The information charges you with three

crimes.

THE DEFENDANT: Correct.

THE COURT: All three of them involve what's called wire fraud. A wire is an electronic transfer. Anytime you use an ATM card or credit card, you create wire. The government alleges you committed fraud through the use of that wire in three different circumstances.

THE DEFENDANT: Correct.

THE COURT: Ms. Cook, it's my understanding that you came to court, and you entered not guilty pleas on these three charges. Is that correct?

MR. BETCHIE: That's not correct, Your Honor.

THE COURT: I'm sorry. You have not entered a charge yet. I'm sorry.

You understand you have the right to plead not guilty to these charges, go to trial, and force the government to try to prove the charges against you?

THE DEFENDANT: Correct.

THE COURT: Instead of going to trial, it's my understanding we have a plea agreement; is that correct?

THE DEFENDANT: Correct.

THE COURT: Do you have a copy of that plea agreement with you?

THE DEFENDANT: I do.

THE COURT: The document I have is 11 pages in

length. Is that what yours is?

THE DEFENDANT: Yes.

THE COURT: Please turn to page 11. On page 11, there's a signature line for Abbey Lee Cook. Do you see that line?

THE DEFENDANT: Yes.

THE COURT: Is that your signature above the line?

THE DEFENDANT: Yes.

THE COURT: Ms. Cook, did you sign page 11 of the plea agreement, after you read every paragraph and page of it?

THE DEFENDANT: Yes.

THE COURT: At the bottom of each page has the typed letters "DEF" for defendant. Do you see that?

THE DEFENDANT: Yes.

THE COURT: Above that, someone's written the initials "AC." Did you write those initials?

THE DEFENDANT: I did.

THE COURT: Did you initial the bottom of each page to indicate that you understood everything on that page?

THE DEFENDANT: Yes.

THE COURT: I'm going to go through a few items with you. Please turn to page 2.

I noticed there's one correction on page 2, paragraph 2, Mr. Baucus. The five has been crossed out for three counts?

MR. BAUCUS: That's correct, Your Honor.

THE COURT: Okay. Make sure that we have a version where we've initialed that correction.

MR. BAUCUS: Yes, Your Honor.

THE COURT: All right. According to paragraph 2 -- do you see that paragraph 2, "charges," Ms. Cook?

THE DEFENDANT: Yes.

THE COURT: You are going to plead guilty to the information. And the information charges you with three counts of wire fraud. Is that what you are planning to do today?

THE DEFENDANT: Yes.

THE COURT: All right. Now, let's go through a few other items in the plea agreement.

Turn to page 6, paragraph 8, Mr. Baucus raised this. I want to make sure you understand. Paragraph 8 is entitled, "Waiver of Appeal of the Sentence Unconditional."

Do you see that paragraph?

THE DEFENDANT: Yes.

THE COURT: Normally, Ms. Cook, you have a right to appeal any sentence I impose, meaning you could ask the Court of Appeals to review this sentence if you thought that sentence was improper or illegal in some way.

Do you understand that right?

THE DEFENDANT: Yes.

THE COURT: In this case, based on concessions made

by the US Government, you are going to waive your right to appeal any sentence I impose in this case, as long as the sentence is within or below the guideline range.

Do you understand that waiver?

THE DEFENDANT: I do.

THE COURT: Hold on. I'm sorry, any sentence. The guideline relates to the revocation, the potential revocation. But the initial waiver of appeal, that's any sentence I impose.

Do you understand that?

THE DEFENDANT: I do.

THE COURT: You're also waiving your right to file what's called a collateral attack against your sentence. A collateral attack is a device available after the case is over. If you think there's something improper or illegal about your sentence, you could pursue a collateral attack. It's commonly referred to as a writ of habeas corpus, authorized by Title 28, United States Code, Section 2241 or 2255.

Based on those same concessions made by the US Government, you are going to waive your right to pursue a collateral attack against your sentence.

Do you understand?

THE DEFENDANT: I do.

THE COURT: There's an exception to this waiver, Ms. Cook. If you were to claim after the case is over that Mr. Betchie provided you with ineffective assistance of

counsel, meaning he did not do his job properly, you could try to pursue a collateral attack against your sentence. There's no bar against it, but there's no guarantee you would be successful.

Do you understand?

THE DEFENDANT: I do.

THE COURT: All right. Next, paragraph 11, on page 8, agreement as to restitution. According to the plea agreement, you are agreeing to pay the victims here, identified victims, at least $253,000.

Do you understand that requirement?

THE DEFENDANT: I do.

THE COURT: And a couple more items, paragraph 12, on page 9, given the nature of the crime, there's a requirement that you disclose financial information to the US Attorney's Office.

Do you understand that?

THE DEFENDANT: I do.

THE COURT: Then, finally, paragraph 13, says, "FOIA waiver." FOIA is the Freedom of Information Act. It's the law that allows citizens of our country to obtain documents from the government.

In this case, however, you are going to waive your right to request or receive from any agency or department of the US Government documents relating to the prosecution or

investigation of these crimes.

Do you understand that waiver?

THE DEFENDANT: I do.

THE COURT: So, Ms. Cook, the 11-page plea agreement we've discussed, is this the only deal you have with the US Government?

THE DEFENDANT: Yes.

THE COURT: Are there any side deals that I don't know about?

THE DEFENDANT: No.

THE COURT: Mr. Betchie, does the 11-page plea agreement represent the best deal offered by the US Government?

MR. BETCHIE: It does, Your Honor.

THE COURT: Did you communicate all offers from the US Government to Ms. Cook?

MR. BETCHIE: I did, Your Honor.

THE COURT: How many were there?

MR. BETCHIE: One.

THE COURT: Is this the only offer you received, Ms. Cook?

THE DEFENDANT: It is.

THE COURT: Mr. Baucus, do you agree the 11-page plea agreement we discussed represents the best deal offered by the government?

MR. BAUCUS: I do, Your Honor.

THE COURT: And how many did you offer?

MR. BAUCUS: Just that one, Your Honor.

THE COURT: Thank you.

Any questions about this plea agreement, Ms. Cook?

THE DEFENDANT: I do not.

THE COURT: Before I can accept any plea of guilty from you, I must explain the potential punishment you could receive if you were to enter guilty pleas and I accept those pleas.

The wire fraud charge, all of them -- Counts 1, 2, and 3 -- have the same punishment, a maximum term of up to 20 years in prison, a fine of up to $250,000, and up to three years of supervised release.

Do you understand those potential penalties, Ms. Cook?

THE DEFENDANT: I do.

THE COURT: Okay. Let me ask you about your counsel Mr. Betchie.

Mr. Betchie, are you appointed or retained?

MR. BETCHIE: I'm retained, Your Honor.

THE COURT: Okay. Ms. Cook, has Mr. Betchie represented you throughout this process?

THE DEFENDANT: He has.

THE COURT: Have you discussed your case with Mr. Betchie?

THE DEFENDANT: I have.

THE COURT: Have you discussed the facts of your case with Mr. Betchie?

The facts of your case?

THE DEFENDANT: Oh, yes.

THE COURT: Have you discussed with Mr. Betchie the charges the government alleges against you?

THE DEFENDANT: Yes.

THE COURT: Have you discussed with Mr. Betchie whether you have potential defenses to those charges?

THE DEFENDANT: Yes.

THE COURT: Did Mr. Betchie investigate this case to your satisfaction?

THE DEFENDANT: Yes.

THE COURT: Are you satisfied with Mr. Betchie's representation?

THE DEFENDANT: Yes.

THE COURT: Any questions?

THE DEFENDANT: No.

THE COURT: Ms. Cook, before I can accept a plea of guilty from you, I must explain important constitutional rights that you currently possess that you would waive if you were to enter a guilty plea and I were to accept that plea.

The first thing is this is a trial court. If you want to have a trial, either before a jury or directly before

me, you will get one.

Do you understand?

THE DEFENDANT: I do.

THE COURT: If you asked for a trial, the jury would be comprised of 12 people randomly selected from the jury pool of licensed drivers and registered voters who live in the Helena and Butte Division of this court.

Do you understand?

THE DEFENDANT: I do.

THE COURT: If you went to trial, you would be entitled to certain rights. You have the right to be represented by Mr. Betchie throughout the trial process.

Do you understand?

THE DEFENDANT: I do.

THE COURT: If you went to trial, you would have the right to confront all of the witnesses presented by the government through cross-examination by Mr. Betchie.

Do you understand?

THE DEFENDANT: I do.

THE COURT: You would have the right at trial to call your own witnesses. And, if necessary, I could force those persons to attend the trial to testify on your behalf.

Do you understand?

THE DEFENDANT: I do.

THE COURT: And if you went to trial, you would have

the right to testify in your own defense.

Do you understand?

THE DEFENDANT: I do.

THE COURT: As importantly, Ms. Cook, you would have the right not to testify. You cannot be forced to testify against yourself.

Do you understand?

THE DEFENDANT: I do.

THE COURT: If you went to trial and you exercised your right not to testify, I would instruct the jury that your decision to exercise that right could not be used in evaluating your guilt or innocence.

Do you understand?

THE DEFENDANT: I do.

THE COURT: If you asked for a jury trial, I would instruct that jury on a number of other important matters. I would instruct the jury that you are presumed innocent.

Do you understand?

THE DEFENDANT: I do.

THE COURT: I would instruct the jury that each charge against you must be proven beyond a reasonable doubt.

Do you understand?

THE DEFENDANT: I do.

THE COURT: I would instruct the jury that the burden to prove you guilty rests entirely with the United States

Government.

Do you understand?

THE DEFENDANT: I do.

THE COURT: I would instruct the jury that any verdict, whether guilty or not guilty, must be unanimous.

Do you understand?

THE DEFENDANT: I do.

THE COURT: If you went to trial, Ms. Cook, and you were convicted, you would have the right to appeal that conviction to the United States Court of Appeals for the Ninth Circuit. That Court possesses the authority to set aside your conviction and grant you a new trial if it were to determine I had made a legal error at trial, or you had not received a fair trial.

Do you understand?

THE DEFENDANT: I do.

THE COURT: Ms. Cook, if you plead guilty this morning, you will waive all of these rights. There will be no trial for you to confront the government's witnesses.

Do you understand?

THE DEFENDANT: I do.

THE COURT: No trial for you to call your own witnesses.

Do you understand?

THE DEFENDANT: I do.

THE COURT: No trial for you to testify in your own defense.

Do you understand?

THE DEFENDANT: I do.

THE COURT: You would relieve the government of its burden of proving you guilty as you would be admitting your guilt.

Do you understand?

THE DEFENDANT: I do.

THE COURT: You'd also waive your right to appeal your conviction because, once again, you would be admitting to your guilt.

Do you understand?

THE DEFENDANT: I do.

THE COURT: Ms. Cook, understanding all of these rights you currently possess, do you want to waive those rights to enter a guilty plea, or do you want to go to trial?

THE DEFENDANT: Waive the rights.

THE COURT: And enter guilty pleas?

THE DEFENDANT: Correct.

THE COURT: Any questions on your rights?

THE DEFENDANT: No.

THE COURT: Now, Ms. Cook, I explained a minute ago the potential punishment you could receive. That's a direct consequence of your guilty plea. Collateral consequences also

flow from that guilty plea. These collateral consequences involve the loss of certain civil rights. You would lose your right to vote, you'd lose your right to hold public office, and you'd lose your right to serve on a jury or grand jury.

Those rights would be restored automatically under Montana law once you've completed your sentence in this case.

You would always lose your right to possess a firearm. The ban on firearm ownership would likely last your entire life.

Do you understand?

THE DEFENDANT: I do.

THE COURT: Any questions on those consequences?

THE DEFENDANT: No.

THE COURT: Now, Ms. Cook, if I were to sentence you to a term in prison, there's no possibility that you could be released early on parole. Parole no longer exists in the federal court system. You'd likely have to serve the entire term I impose.

Do you understand?

THE DEFENDANT: I do.

THE COURT: And if I were to impose a term in prison, that likely would be followed by a period of supervised release, during which time you would be under the supervision of the United States Probation Office. You would be required to comply with a number of standard conditions that attach to

any person convicted of a felony crime in this district.

You would also be required to comply with any special conditions that I might tailor to your particular circumstances. If you fail to comply with any of the standard conditions or any of the special conditions, I possess the authority to revoke your supervised release and return you to prison.

Do you understand?

THE DEFENDANT: I do.

THE COURT: Ms. Cook, is anyone forcing you to plead guilty today?

THE DEFENDANT: No.

THE COURT: Has anyone threatened you?

THE DEFENDANT: No.

THE COURT: Are you planning to plead guilty to cover up for someone else?

THE DEFENDANT: No.

THE COURT: Ms. Cook, the punishment you receive in this case would depend in part on whether you have any previous criminal history. So I'm going to ask you directly: Do you have any prior felony convictions in state court or federal court?

THE DEFENDANT: No.

THE COURT: All right. Ms. Cook, I want to explain to you how the sentencing process will work in this case. If

you were to enter guilty pleas and I were to accept those pleas, the US Probation Office will prepare a presentence investigation report. That report would contain a calculation of what's called your recommended sentence range. To calculate that range the probation office first determines your base offense level. And the base offense level attaches to the crime to which you've entered the guilty pleas, in this case the wire fraud charges. You would receive a certain number of points for those charges based on how serious they are considered. Probation office can adjust that point level up or down, depending on a variety of factors. For example, if you were to accept responsibility for your crime, that would lower your offense level.

Do you understand?

THE DEFENDANT: I do.

THE COURT: After the probation office has completed any adjustments to your offense level, they would then determine your criminal history category. Probation office will look to every encounter you have with law enforcement, whether as a juvenile or as an adult, and that's with state and federal law enforcement officers. Probation office will score all of those encounters with law enforcement with a zero, a one, a two, or a three.

Probation office is concerned mainly with what's called a scorable offense. A scorable offense typically

involves a situation in which you have been charged with a crime, convicted of a crime, and a court imposed sentence on you. Probation office will add up any points you may have earned from those encounters with law enforcement to determine your criminal history score. That score in turn translates to one of six criminal history categories.

Are you following so far?

THE DEFENDANT: Yes.

THE COURT: All right. We then look at the sentencing table, Ms. Cook. Have you seen it before?

THE DEFENDANT: I have.

THE COURT: Do you have a copy in front of you?

THE DEFENDANT: I do.

THE COURT: Please follow along while I go over it. On the left-hand column, it shows offense levels that range from 1 to 43. The higher your offense level, meaning the more serious your crime is considered, the longer the recommended sentence range will be.

Do you understand?

THE DEFENDANT: I do.

THE COURT: So you want to be as close to the top of the table as possible.

Do you understand?

THE DEFENDANT: I do.

THE COURT: The first row in gray there shows six

separate criminal history categories. The higher your criminal history category, meaning the more prior convictions you have, the longer your recommended sentence range will be.

Do you understand?

THE DEFENDANT: I understand.

THE COURT: So you want to be as close to the left side of the table as possible.

Do you understand?

THE DEFENDANT: I do.

THE COURT: We then find the intersection of your offense level and your criminal history category. That intersection reveals your recommended sentence range. The table sets forth your recommended sentence range in terms of months of imprisonment.

Do you understand how that table works?

THE DEFENDANT: I do.

THE COURT: Any questions about it?

THE DEFENDANT: No.

THE COURT: Ms. Cook, I need to emphasize sitting here today we don't know exactly where you would fall on that table. Until the probation office determines your adjusted offense level and your criminal history category, the best that you or I or Mr. Betchie can do is make an educated guess as to where you might fall on that table.

Do you understand?

THE DEFENDANT: I do.

THE COURT: After we've determined your recommended sentence range, it's my obligation to evaluate a number of factors set forth by Congress at Title 18, United States Code, Section 3553(a). These factors could be used to support a sentence longer than the recommended sentence range, or they could be used to support a sentence shorter than the recommended sentence range. It depends how these factors apply to you.

The factors I will evaluate include your history and characteristics, the nature and circumstances of the offense, the need for just punishment, and the need to promote respect for the law.

After I've evaluated those factors, I will conduct the sentencing hearing. At the hearing Mr. Betchie gets to speak on your behalf to recommend an appropriate sentence. You have a right to speak at the hearing. Your family and friends can speak at the hearing or, in the alternative, they can submit written letters of support. The victims have the right to speak at the hearing. Finally, Mr. Baucus will speak for the government to recommend an appropriate sentence from its perspective. At the end of that hearing, it's my obligation to consider all of the information provided to me to determine a sentence that would be sufficient but not greater than necessary.

Do you understand the process?

THE DEFENDANT: I do.

THE COURT: Any questions about sentencing?

THE DEFENDANT: No.

THE COURT: Ms. Cook, I'm going to ask Mr. Baucus to please explain the elements the government must prove for each of the three wire fraud charges in the information.

Mr. Baucus.

MR. BAUCUS: Thank you, Your Honor. There are four elements:

First, the defendant knowingly devised a scheme or plan to defraud, or a scheme or plan for obtaining money or property by means of false or fraudulent pretenses, representations, or promises;

Second, the statements made or facts omitted as part of the scheme were material; that is, they had a natural tendency to influence, or were capable of influencing, a person to part with money or property;

Third, the defendant acted with the intent to defraud; that is, the intent to deceive and cheat; and

Finally, fourth, that in advancing, furthering, or carrying out the scheme, the defendant transmitted any writing, signal, or sound by means of a wire, radio, or television communication in interstate commerce or caused the transmission of any writing, signal, or sound of some kind by means of a

wire, radio, or television communication in interstate commerce.

THE COURT: Thank you, Mr. Baucus.

Mr. Betchie, did Mr. Baucus correctly set forth the elements for the wire fraud charges in the information?

MR. BETCHIE: He did, Your Honor.

THE COURT: Mr. Baucus, please now describe the proof the government would present if this case were to go to trial.

MR. BAUCUS: Your Honor, I'll read from the amended offer of proof, a document filed this morning, and a copy was provided to defense counsel.

The United States would offer the following proof had we gone to trial:

In January 2021, Cook registered the business Abbey Lee Cook and Associates, LLC, with the State of Montana. Cook, through her business entity, provided political campaign compliance services for multiple candidates and political action committees in Montana. Her services included, but were not limited to, establishing bank accounts, depositing political donations, and filing campaign financial reports with the Montana Commissioner of Political Practice on behalf of her clients.

In and around 2021, Cook started volunteering for Victim Number 2, an issue advocacy PAC in Montana. Her primary duty was to file reports with the Montana Commissioner of

Political Practices. Cook obtained signature card authority for Victim Number 2's bank account and, commencing in September 2021, began to issue checks from Victim No. 2's account to her business account without authorization. These fraudulent transfers and checks, which ranged in value from $800 to $15,000, resulted in a loss to Victim Number 2 of roughly $82,000.

One such fraudulent transfer occurred on or about March 20, 2023, when Cook wrote a check from Victim Number 2's account to her business account, without authorization, in the amount of $3,000.

Another such incident occurred on or about August 23, 2023, when Cook wrote a check from Victim Number 2's account to her business account, without authorization, in the amount of $15,000.

Based on interviews with bank employees, these checks passed through the Federal Reserve Bank and, as such, were transmitted in interstate commerce for the purpose of processing.

During this period, Cook filed false reports with the Montana Commissioner of Political Practices, materially underreporting the amount of money she took from Victim Number 2.

Victim Number 1 hired Cook in connection with a 2024 campaign for statewide office. Cook's duties included, among

other activities, monitoring and paying bills on behalf of the campaign and preparing internal financial reporting documents. In her job, Cook had access to Victim Number 1's campaign account.

Commencing in March 2024, Cook began to wire money from Victim Number 1's campaign account to her own account without authorization. These fraudulent transfers occurred through October 2024 when Victim Number 1's campaign noticed an issue and Cook's access to the bank account was terminated.

During this period, Cook filed false reports with the Montana Commissioner of Political Practices, materially underreporting the amount of money she took from Victim Number 1.

Victim Number 5, a Montana State representative, hired Cook in approximately June 2023 for purpose of campaign-compliance work. Cook was provided signatory authority for Victim Number 5's campaign bank account and, commencing in approximately June 2023, began to fraudulently write checks or transfer money to her business without authorization. The total loss to Victim Number 5 was roughly $53,100 and included a check issued on or about November 8, 2023, for $3,000 that, according to interviews with bank employees, was transmitted in interstate commerce because of being processed by the Federal Reserve Bank.

During the period of the alleged fraud, Cook took

active steps to conceal her activity. In addition to the multiple false filings with the COPP, as outlined above and relating to most of her victims in the scheme, she also ignored inquiries from her victims concerning certain financial transactions and transferred money between victims' accounts without their knowledge and authorization.

One such transfer occurred on or about July 2, 2024, when Cook transferred approximately $26,000 from Victim Number 2's account to Victim Number 4's campaign account. Victim Number 4, a candidate for statewide office, had also retained Cook's services at the time. When flagged by representatives for Victims Number 2 and 4, Cook falsely said she was redirecting payments that were misdirected. When told to put that representation in writing, she never did.

In a subsequent interview with law enforcement, Cook admitted that she transferred this money, without authorization or knowledge of Victims Number 2 and 4, for the purpose of covering financial obligations on behalf of Victim Number 4.

During the period of the scheme reflected in the information, a significant percentage of the money fraudulently transferred to her account was utilized by Cook to make payments to her personal credit card, loan payments for vehicles, and payments for commercial property. In June 2025, Cook admitted much of this conduct to law enforcement.

And finally, the total loss to her victims because of

Cook's fraudulent conduct, as reflected in the information, exceeded $250,000.

THE COURT: Thank you, Mr. Baucus.

Ms. Cook, did you hear what Mr. Baucus stated the proof would be in this case if the government were to go to trial?

THE DEFENDANT: I did.

THE COURT: Have you reviewed the written offer of proof filed by the government on or about --

This morning, you said, Mr. Baucus?

MR. BAUCUS: Yes, Your Honor.

THE DEFENDANT: Yes, I have a copy.

THE COURT: Is there anything Mr. Baucus said here in open court today or contained in this written offer of proof with which you disagree or believe to be wrong?

THE DEFENDANT: No.

THE COURT: Mr. Betchie, same question for you.

MR. BETCHIE: No, Your Honor.

THE COURT: What happened here, Ms. Cook?

THE DEFENDANT: I worked for the victims through my position with the victims. I knowingly obtained money through improper means by transferring it from their accounts to mine.

THE COURT: How did this come about?

(Off-the-record discussion between Mr. Betchie and the defendant.)

THE DEFENDANT: I took on too much work for my time capabilities and got overwhelmed and turned around and was not properly tracking my time or what was properly owed and did not do a good job of recordkeeping or doing the job for which I was hired. And as a result, knowingly made transfers and did things to cover poor performance.

THE COURT: Well, it seems like it was more than just covering poor performance. The government alleges you used some of this money for personal services, personal means, paying personal bills, credit cards, loan payments for vehicles, that sort of thing.

Now, Ms. Cook, you don't have to answer my questions. You've admitted the elements. I'm just trying to understand. I am going to have to impose a sentence at some point.

THE DEFENDANT: Yeah.

THE COURT: I'm just trying to give you a chance to tell your side of the story before the government finishes their side, and they are going to have a presentence report prepared by the US Probation Office. You can discuss it with your lawyer. But if you don't want to answer questions, that's your prerogative. I'm just giving you a chance to explain, at this point, your view of what happened.

(Off-the-record discussion between Mr. Betchie and the defendant.)

THE DEFENDANT: Oh, I want to acknowledge that, yes,

I took money that I shouldn't have and used it for personal gain. And over the course of the period was -- this was the heaviest client load that I ever had to carry, and I wasn't managing it supremely well. And the train ran away rather quickly, as you can imagine. And I was not keeping a proper paper trail of, like, what was in fact billable hours that were owed to me and what was -- anything that was the result of overwhelm and mistakes made or trying to cover up for poor performance. And as a result, I want to make it right, and that's why I'm entering the plea as it is.

THE COURT: Okay. Are you ready to enter pleas, Ms. Cook?

THE DEFENDANT: Yes.

THE COURT: Ms. Cook, how do you plead to Count 1 of the information, wire fraud in violation of Title 18, United States Code, Section 1343?

THE DEFENDANT: Guilty.

THE COURT: How do you plead to Count 2 of the information, wire fraud in violation of Title 18, United States Code, Section 1343?

THE DEFENDANT: Guilty.

THE COURT: How do you plead to Count 3 of the information, wire fraud in violation of Title 18, United States Code, Section 1343?

THE DEFENDANT: Guilty.

THE COURT: I find the case of the *United States of America v Abbey Lee Cook*, Ms. Cook is fully competent and capable of entering informed pleas.

I find Ms. Cook is aware fully of the nature of the charge to which she's entered guilty pleas.

I find Ms. Cook understands the consequences of those guilty pleas.

I find she understands the maximum punishment could include up to 20 years in prison on each count, a fine of up to $250,000 on each count, and up to three years of supervised release on each count.

It is also my finding Ms. Cook's pleas of guilty constitute knowing and voluntary pleas, supported by an independent basis in fact that establish each of the essential elements of these offenses.

Ms. Cook, I believe if a jury heard the proof provided by the government, it would find beyond a reasonable doubt that you are guilty of wire fraud as charged in Counts 1, 2, and 3 of the information.

I'm further satisfied based on your own sworn testimony here in open court that you are in fact guilty of these offenses.

So I accept your pleas of guilty to wire fraud as charged in Counts 1, 2, and 3 of the information, in violation of Title 18, United States Code, Section 1343.

Ms. Cook, now that you've entered guilty pleas and I have accepted those pleas, let me tell you what will happen next. You will be interviewed by a United States Probation Officer. I want to emphasize how important it is that you are truthful and honest with the probation officer during the interview. If you fail to be truthful and honest with the probation office, that fact could affect the sentence you receive.

Do you understand?

THE DEFENDANT: I do.

THE COURT: I also want to emphasize you have the absolute right to have Mr. Betchie present for the interview with the probation officer, and you can decline to answer any questions from the probation officer based upon advice by Mr. Betchie.

Do you understand?

THE DEFENDANT: I do.

THE COURT: After the officer has completed the interview, the officer will attempt to verify the information you provide. The officer will contact your family and acquaintances and conduct background research. The officer will compile this information into a presentence investigation report. You and Mr. Betchie will receive a draft version of that report to view. If you believe any information in the draft report is wrong or incorrect in any way, you may raise

objections to it. I get the final version of the presentence investigation report. That final version will contain any objections raised by you and Mr. Betchie. After I have the final version of the report, I will conduct the sentencing hearing.

At the hearing, if necessary, I'll first resolve any objections to the presentence report raised by you and Mr. Betchie. After I resolve any objections to the report, I'll allow Mr. Betchie to speak for you. You have a right to speak. Your family and friends can speak at the hearing or submit written letters. The victims have a right to speak at the hearing. And, finally, Mr. Baucus will speak for the government. At the end of that hearing, it's my obligation to impose sentence.

Do you understand what's going to happen?

THE DEFENDANT: I do.

THE COURT: All right. The presentence process takes a few months to complete. I am going to set the sentencing hearing for Thursday, January 15th, 2026, at 11:00 a.m. at this courthouse in Great Falls.

Mr. Baucus, I see that Ms. Cook is not in custody. What's the government's position regarding custody?

MR. BAUCUS: She is not, Your Honor. Pursuant to the plea agreement, we do not move for detention.

I have reviewed the proposed conditions by pretrial

and left a -- or left the copy with defense. I have no additions or edits to those conditions, Your Honor.

THE COURT: Mr. Betchie, you wish Ms. Cook to remain at liberty pending sentencing?

MR. BETCHIE: We do, Your Honor.

THE COURT: Have you --

MR. BETCHIE: And then for a quick point of clarification, did you say January 16th, Thursday.

THE COURT: Well, I said Thursday, January 15th. What is the --

MR. BETCHIE: Okay. It is the 15th. I misheard, Your Honor. Sorry about that.

THE COURT: 15th.

MR. BETCHIE: January 15th.

THE COURT: Yes, yes.

Do you wish Ms. Cook to remain at liberty?

MR. BETCHIE: We do, Your Honor.

THE COURT: Have you reviewed the conditions of release with Ms. Cook?

MR. BETCHIE: We have, Your Honor.

THE COURT: Do you have any objections?

MR. BETCHIE: No objections, Your Honor.

THE COURT: All right. Ms. Cook, I will allow you to remain at liberty pending sentencing in this case. I'll remind you that you have now entered guilty pleas to three federal

felony charges. If you violate those conditions of release, you're going to be subject to immediate arrest.

Do you understand?

THE DEFENDANT: I do.

THE COURT: Anything else to address today, Mr. Baucus?

MR. BAUCUS: No, Your Honor. Thank you.

THE COURT: Mr. Betchie?

MR. BETCHIE: No, Your Honor.

THE COURT: Ms. Cook, I wish you good luck. Please keep yourself busy. Get started on this restitution. The more you can have taken care of before you get back here in January, the better off you will be.

Do you understand?

THE DEFENDANT: I do. Thank you.

THE COURT: All right. We'll see you then. I wish you good luck.

We'll be in recess. Thank you, Counsel.

(The proceedings concluded at 10:43 a.m.)

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REPORTER'S CERTIFICATE

I, Yvette Heinze, a Registered Professional Reporter, Certified Shorthand Reporter, and Certified Verbatim Reporter-Steno, certify that the foregoing transcript is a true and correct record of the proceedings given at the time and place hereinbefore mentioned; that the proceedings were reported by me in machine shorthand and thereafter reduced to typewriting using computer-assisted transcription; that after being reduced to typewriting, a certified copy of this transcript will be filed electronically with the Court.

I further certify that I am not attorney for, nor employed by, nor related to any of the parties or attorneys to this action, nor financially interested in this action.

IN WITNESS WHEREOF, I have set my hand at Great Falls, Montana, this 22nd day of February, 2026.

/s/ *Yvette Heinze*

Yvette Heinze
United States Court Reporter