

Second Quarter 2024 Earnings Presentation

August 7, 2024

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Safe Harbor Statement / Non-GAAP Financial Measures

This press release contains certain “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995, as amended, which reflect our current views concerning certain events that are not historical facts but could have an effect on our future performance, including but without limitation, statements regarding our plans, objectives, financial performance, business strategies, projected results of operations, and expectations for the Company. These statements may include and be identified by words or phrases such as, without limitation, “would,” “will,” “should,” “expects,” “believes,” “anticipates,” “continues,” “could,” “may,” “might,” “plans,” “possible,” “potential,” “predicts,” “projects,” “forecasts,” “intends,” “assumes,” “estimates,” “approximately,” “shall,” “our planning assumptions,” “future outlook,” “currently,” “target,” “guidance,” and similar expressions (including the negative and plural forms of such words and phrases). These forward-looking statements are based largely on information currently available to our management and our current expectations, assumptions, plans, estimates, judgments, projections about our business and our industry, and macroeconomic conditions, and are subject to various risks, uncertainties, estimates, contingencies, and other factors, many of which are outside our control, that could cause actual results to differ from those expressed or implied by such forward-looking statements and could materially adversely affect our business, financial condition, results of operations, cash flows, and liquidity. Such factors include, among others, changes in applicable laws or regulations; factors relating to our business, operations and financial performance, including: loss of, or reduction in business with, key sending agents; our ability to effectively compete in the markets in which we operate; economic factors such as inflation, the level of economic activity, recession risks and labor market conditions, as well as rising interest rates; international political factors, political instability, tariffs, border taxes or restrictions on remittances or transfers from the outbound countries in which we operate or plan to operate; volatility in foreign exchange rates that could affect the volume of consumer remittance activity and/or affect our foreign exchange related gains and losses; public health conditions, responses thereto and the economic and market effects thereof; consumer confidence in our brands and in consumer money transfers generally; expansion into new geographic markets or product markets; our ability to successfully execute, manage, integrate and obtain the anticipated financial benefits of key acquisitions and mergers; the ability of our risk management and compliance policies, procedures and systems to mitigate risk related to transaction monitoring; consumer fraud and other risks relating to the authenticity of customers’ orders or the improper or illegal use of our services by consumers or sending agents; cybersecurity-attacks or disruptions to our information technology, computer network systems, data centers and mobile devices apps; new technology or competitors that disrupt the current money transfer and payment ecosystem, including the introduction of new digital platforms; our success in developing and introducing new products, services and infrastructure; our ability to maintain favorable banking and paying agent relationships necessary to conduct our business; bank failures, sustained financial illiquidity, or illiquidity at the clearing, cash management or custodial financial institutions with which we do business; changes to banking industry regulation and practice; credit risks from our agents and the financial institutions with which we do business; our ability to recruit and retain key personnel; our ability to maintain compliance with applicable laws and regulatory requirements, including those intended to prevent use of our money remittance services for criminal activity, those related to data and cyber-security protection, and those related to new business initiatives; enforcement actions and private litigation under regulations applicable to the money remittance services; changes in immigration laws and their enforcement; changes in tax laws in the countries in which we operate; our ability to protect intellectual property rights; our ability to satisfy our debt obligations and remain in compliance with our credit facility requirements; our use of third-party vendors and service providers; weakness in U.S. or international economic conditions; and other economic, business, and/or competitive factors, risks and uncertainties, including those described in the “Risk Factors” and other sections of periodic reports that we file with the Securities and Exchange Commission. Accordingly, we caution investors and all others not to place undue reliance on any forward-looking statements. Any forward-looking statement speaks only as of the date such statement is made and we undertake no obligation to update any of the forward-looking statements.

This presentation includes certain non-GAAP financial measures, including Adjusted Net Income, Adjusted EBITDA, Adjusted EBITDA Margin, Adjusted Earnings per Share (Basic and Diluted) and Net Free Cash Generated. These non-GAAP financial measures should be considered only as supplemental to, and not as superior to, financial measures prepared in accordance with U.S. GAAP. Please refer to the Appendix of this presentation for a reconciliation of Net Income, our closest GAAP measure, to Adjusted Net Income, Adjusted EBITDA, and Net Free Cash Generated; Earnings per Share to Adjusted Earnings per Share, and Net Income Margin to Adjusted EBITDA Margin. Adjusted Net Income is defined as Net Income adjusted to add back certain charges and expenses, such as non-cash amortization of certain intangibles resulting from business acquisition transactions, non-cash compensation costs and other items set forth in the reconciliation table to the Appendix, as these charges and expenses are not considered a part of our core business operations and are not an indicator of ongoing, future Company performance. Adjusted Earnings per Share-Basic and Diluted is calculated by dividing Adjusted Net Income by GAAP weighted-average common shares outstanding (basic and diluted). Adjusted EBITDA is defined as Net Income before depreciation and amortization, interest expense, income taxes, and also adjusted to add back certain charges and expenses, such as non-cash compensation costs and other items set forth in the reconciliation table to the Appendix, as these charges and expenses are not considered a part of our business operations and are not an indicator of ongoing, future Company performance. Adjusted EBITDA Margin is calculated by dividing Adjusted EBITDA by Revenues. Net Free Cash Generated is defined as Net Income before provision for credit losses and depreciation and amortization adjusted to add back certain non-cash charges and expenses, such as non-cash compensation costs, and reduced by cash used in investing activities and servicing of our debt obligations.

A quantitative reconciliation of projected Adjusted EBITDA and Adjusted Diluted EPS to the most comparable GAAP measure is not available without unreasonable efforts because of the inherent difficulty in forecasting and quantifying the amounts necessary under GAAP guidance for operating or other adjusted items including, without limitation, costs and expenses related to acquisitions and other transactions, share-based compensation, tax effects of certain adjustments and losses related to legal contingencies or disposal of assets. For the same reasons, we are unable to address the probable significance of the unavailable information.



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***Connecting families across borders
effortlessly, ensuring financial services
are accessible to those who need them
most***

***Serving over 4 million clients every
month***

Blueprint for success



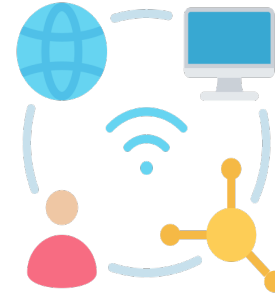
Omnichannel Strategy

- Highly **productive and efficient retail** base combined with accelerating **profitable digital growth**



Agent Base

- **High-volume agent base** that leverages Intermex technology and service for their customers



Strategic Ecosystem

- **180k+** sending/paying agents
- **Diverse pay partner coverage**
- Best-in-class bank options
- Value-added digital partnerships

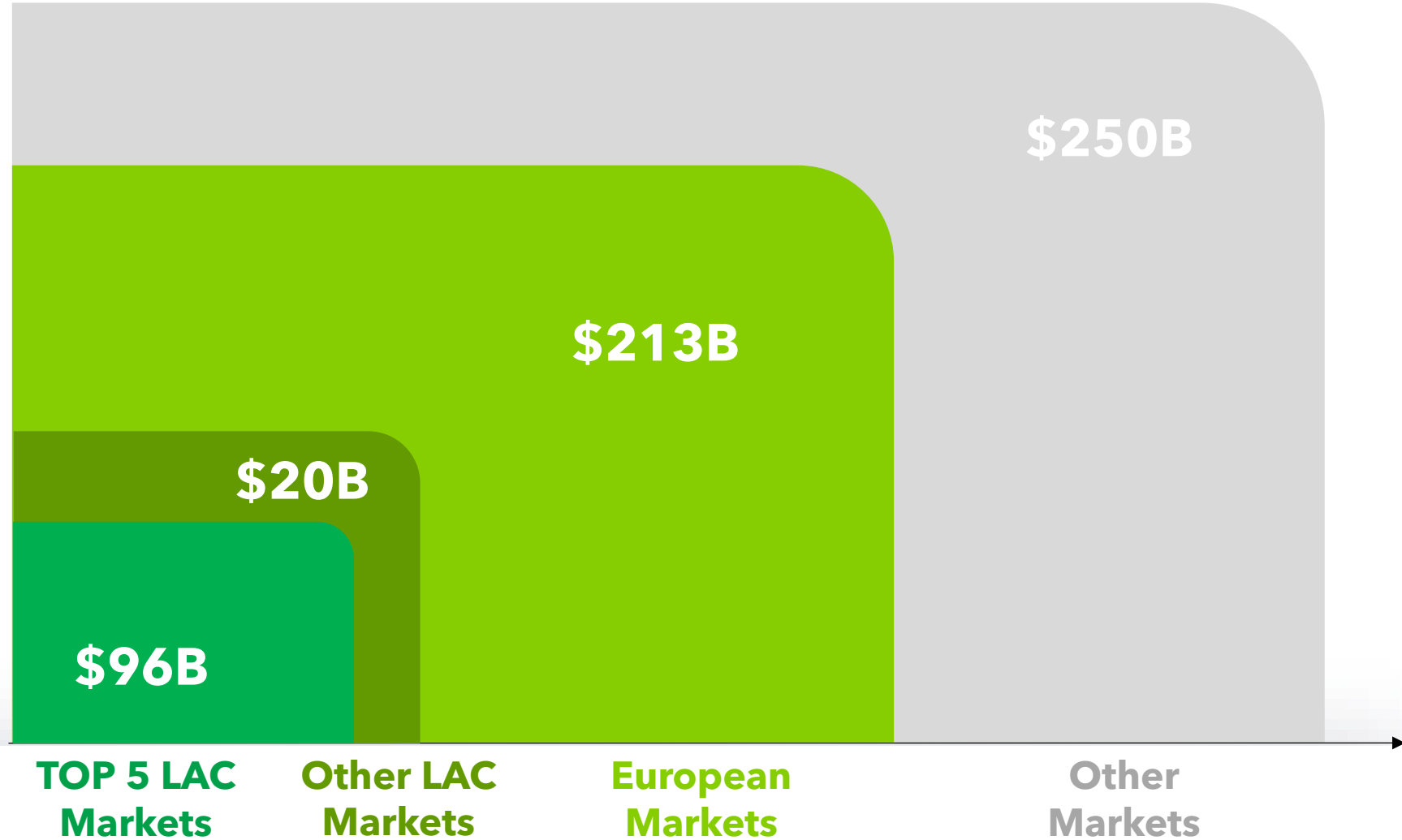


Customer Service

- **Unmatched customer service** (calls answered in less than 2 seconds)

Expanding beyond our core LAC markets

- Recent alliances to open up \$250B market opportunity
- I-Transfer acquisition currently active in \$81B market, with an additional \$62B market opportunity in other € countries
- UK acquisition: ~\$11B market
- Adjacent to: other non €, non £
- Intermex has ~20% market share in the top 5 LAC markets



LAC market sizes are 2022 estimates from the World Bank adjusted to measure inbound remittances from the US. Europe market size is 2021 Statista estimate for Outbound remittances for both Euro and non-Euro countries. Other markets are World Bank 2022 estimates for Inbound remittances (includes India, Philippines, Pakistan, Egypt, Vietnam, Thailand, Jamaica, Turkey, Poland, Romania.) All non-USD amounts are converted in USD. Top five LAC markets are Mexico, Guatemala, Dominican Republic, El Salvador, Honduras.



Key Financial & Operational Results

Intermex Second Quarter 2024 Highlights

	Q2 2024
Revenue	\$171.5M +1.4% YoY
Adjusted EBITDA ⁽¹⁾	\$31.1M +0.6% YoY
Net Income	\$14.0M -9.1% YoY
Adjusted Net Income ⁽¹⁾	\$18.1M -1.6% YoY
Diluted EPS	\$0.42 0.0%YoY
Adjusted Diluted EPS ⁽¹⁾	\$0.55 +10.0%YoY

Key operational metrics

Active and Unique Customers



Money Transfer Transactions



Total Principal Sent



Average Principal Sent ⁽¹⁾



Digital Send / Receive as a % of Transactions



Revenue Digital



Q2 2024	
4.2M	+3.9% YoY
15.3M	+1.3% YoY
\$6.4B	+0.8%YoY
\$421	-0.2%YoY
34%	+11.0% YoY
	+67.0%YoY

(1) La Nacional avg. principal in Q2 24 is \$296 and I-Transfer is \$278 (value in Euros converted to US dollars).



Growth Drivers



Retail

*Efficient, high-margin
revenue growth*



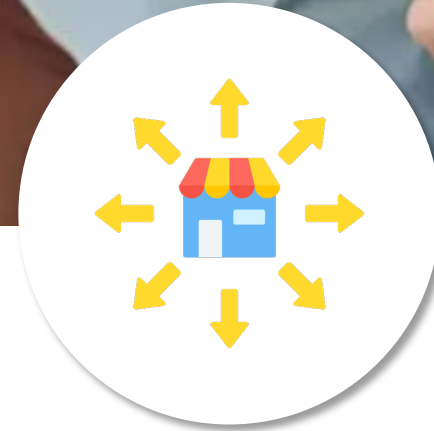
Digital

*Disciplined,
profitable growth*



Market Expansion

*Continued growth in
LAC, expansions into
new markets*



Operational Excellence

*Track record of
efficiency... steady
profitable growth in all
environments*

Accelerating retail growth



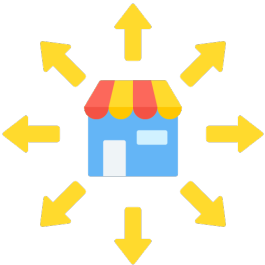
Retail is still king

- New US Retail Sales leader in Q3
- US to LatAm Retail market estimated to be 3-4X the size of the Digital market
- Intermex positioned to capture significant share of US outbound market
- Offering more value-added services, (e.g. Bill Pay,) to bolster our Retail offering



Expanding Outside Sales organization

- Creating new territories and sales geographies to expand our Retail presence
- Adding new roles to drive sales and accelerate efficient growth
- Reorganized customer-facing Retail sales team to target and deliver against richest growth opportunities



Strengthening Inside Sales reach

- New Inside Sales leadership in Q2
- Increased interactions with agents: drives ability to offer competitive solutions to our customers and access growth opportunities across the country
- Cost-effective staffing by basing new roles at Intermex offshore support centers

New business journey: Digital, Cards, B2B partnerships



2022



Q3 22

Reviewed all vendors and partnerships, generating significant cost savings/avoidance (approx. \$2 cost avoidance/savings per wire, including retail)



Q1 23

Renegotiated our main co-branded partnership resulting in higher margins and 7-year commitment
Phase 1/2 App user experience redesign



Q2-23

New pricing strategy, significant increases in gross profit per transaction



Q3 23

Phase 2/2 App user experience redesign => from 2.8 stars to 4.8 stars, 50 reviews to 11K reviews

2023



Q4 23

Launched La Nacional App: enabling digital services for acquisition with more banked consumer base

Launched omnichannel loyalty program, increasing customers stickiness and frequency of use

Launched Visa Direct Partnership: 21 markets in 24 months

Launched new card program manager partnership, created "one-stop shop" for card and wires

Upgraded App, combining Wires + Cards + Loyalty program. Further evolution of omnichannel strategy

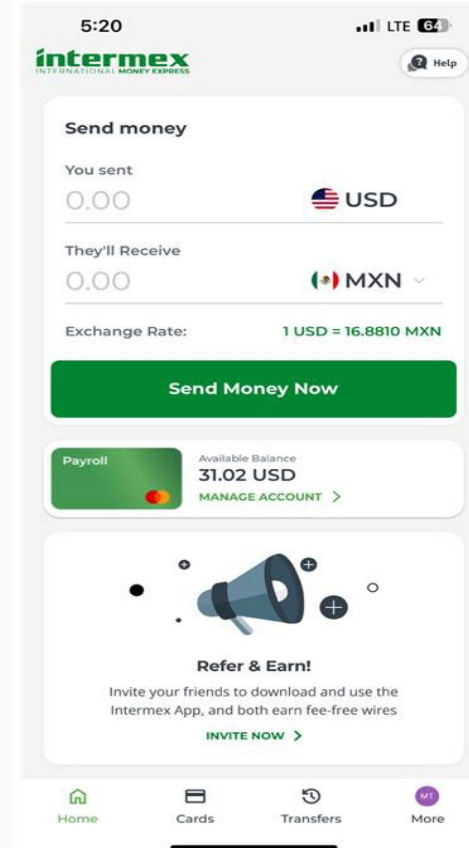
2024



Q2-24

Launched Felix Pago partnership: WhatsApp-enabled transactions, significant growth opportunity

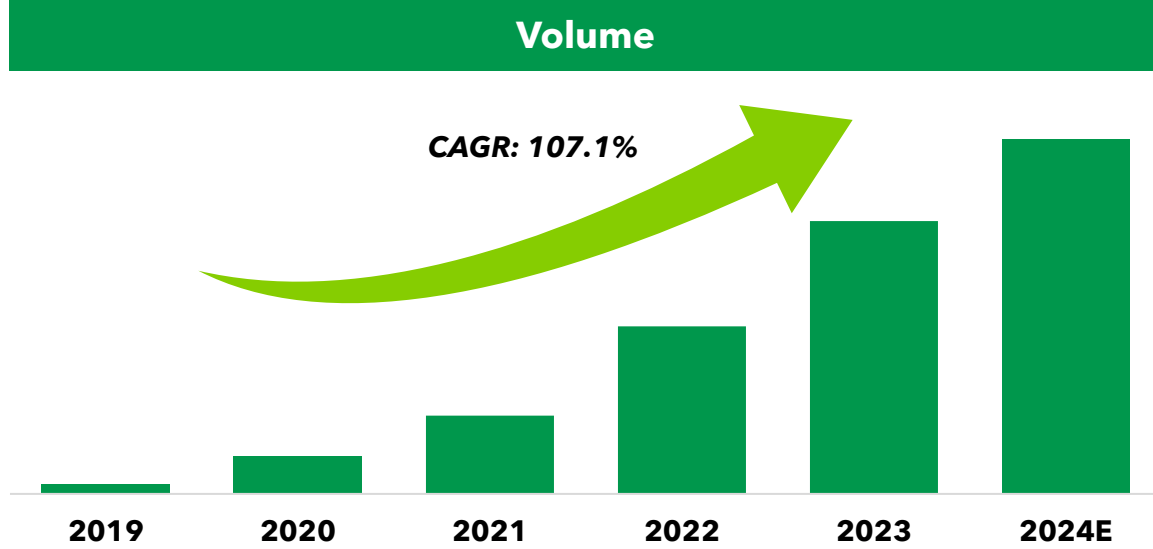
Launched Picktrace partnership: Labor management platform to drive payroll card revenues and incremental digital wires



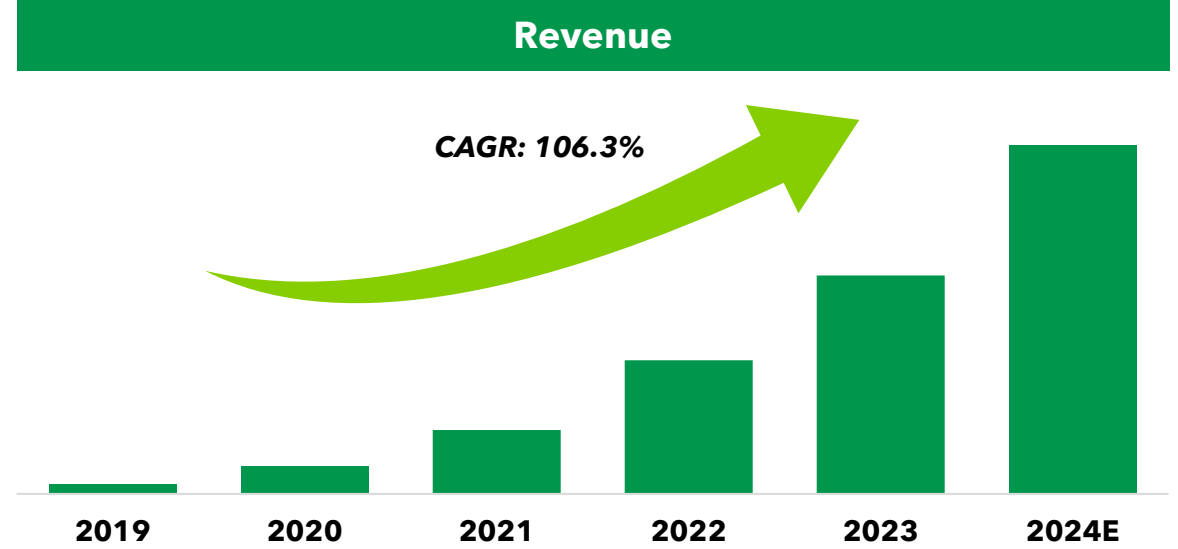
Intermex Digital: revenue and profitability over time



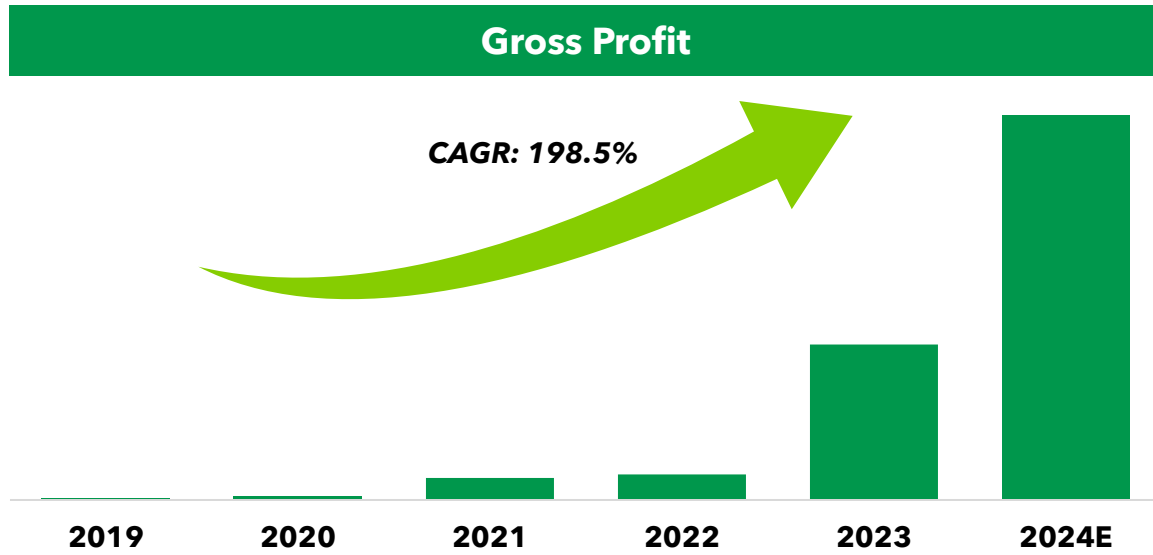
Volume



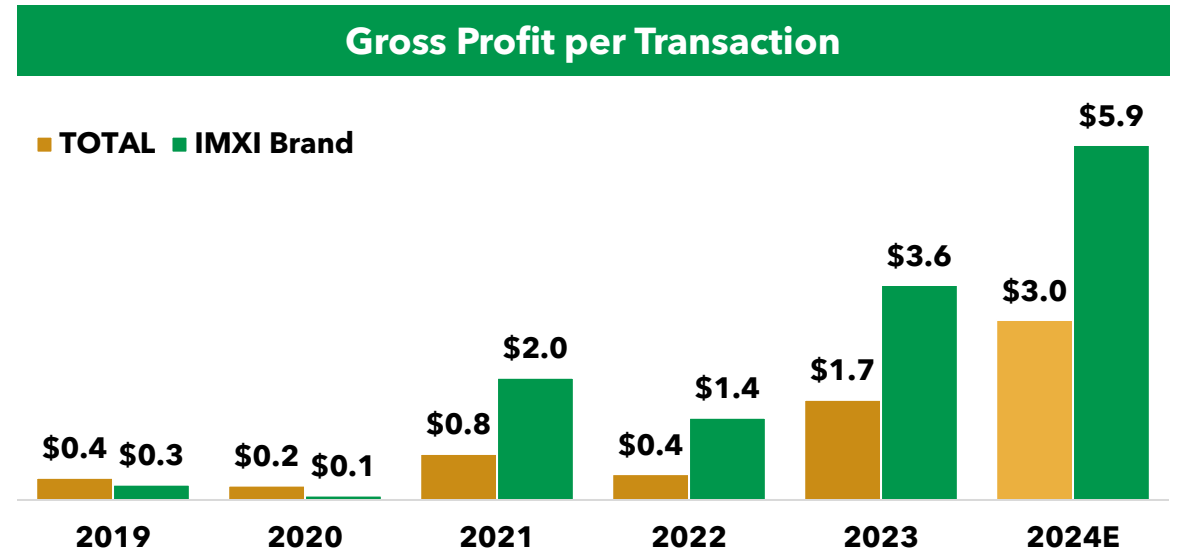
Revenue



Gross Profit



Gross Profit per Transaction



The Intermex playbook... in Europe

Acquisition of I-Transfer: expanding our geographic footprint to Europe

- Completed acquisition on April 5th, 2023
- Establishes outbound remittances capabilities from Spain, Italy, and Germany. Increases global footprint to more than 60 countries
- Current license passport-able to all Euro zone countries, creates adjacency for expansion to key non euro markets
- Significant digital opportunity, limited channel conflict with Retail while expanding across primarily untapped market for Intermex

UK acquisition: opening another key Europe market

- Completed acquisition on July 2nd, 2024
- Establishes retail and digital outbound remittances capabilities from UK
- Already integrated with I-Transfer as "super-agent"... volumes growing through access to I-Transfer geographic footprint + payer relationships

Current Footprint



 **Germany: \$37.4B**

 **Spain: \$22.8B**

 **Italy: \$20.4B**

 **UK: \$33.7B**

Other European Key Markets

 **France: \$25.7B**

 **Benelux: \$17.8B**

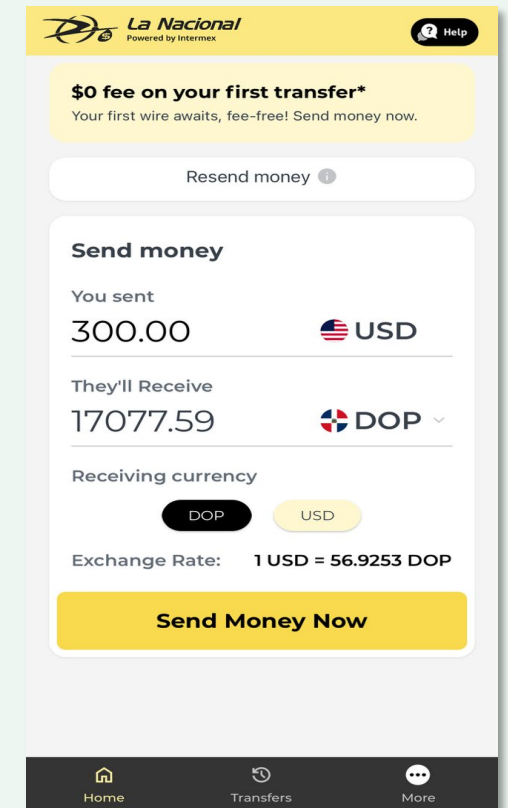
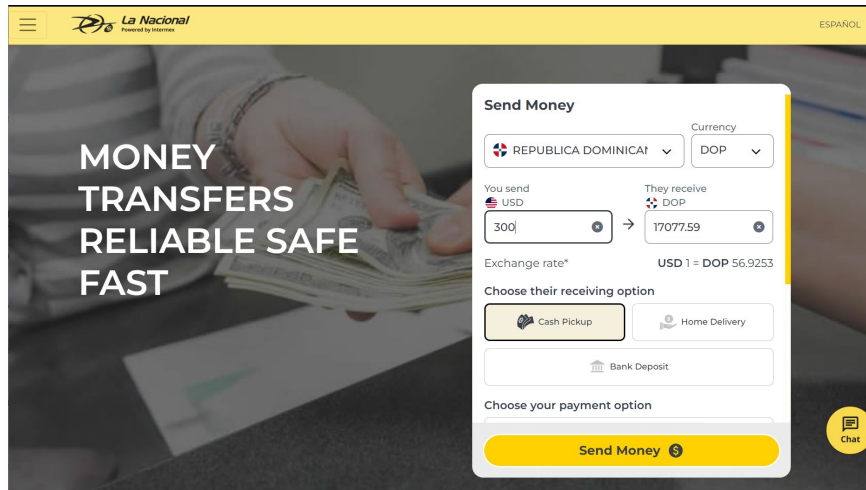
Non-European Key Markets:

 **Switzerland: \$11.7B**

Further penetrating a key LAC market



- Completed La Nacional acquisition on November 1, 2022
- Captures most recognized brand in remittances to the Dominican Republic into the Intermex portfolio
- Driving efficiency: prior, in-process restructurings to generate \$5M+ in annual deal synergies
- Salesforce expansion to southern states enabling opportunity for additional retail growth in high margin countries including Mexico, Guatemala, and others
- Consumer base with higher percentage of banked individuals creating digital growth opportunity



Consistent strength across all key metrics



	Q2 21	Q2 22	Q2 23	Q2 24	CAGR
Revenue	\$116.7M	\$136.9M	\$169.2M	\$171.5M	+13.7%
Net Income	\$13.2M	\$16.0M	\$15.4M	\$14.0M	+2.0%
Diluted EPS	\$0.34	\$0.41	\$0.42	\$0.42	+7.3%
Adjusted Net Income ⁽¹⁾	\$15.3M	\$18.3M	\$18.4M	\$18.1M	+5.8%
Adjusted EPS ⁽¹⁾	\$0.39	\$0.47	\$0.50	\$0.55	+12.1%
Adjusted EBITDA ⁽¹⁾	\$23.2M	\$27.7M	\$30.9M	\$31.1M	+10.2%
Adjusted EBITDA margin ⁽¹⁾	19.9%	20.2%	18.3%	18.1%	

EBITDA margin impacted by acquisitions

Protecting core margins despite market softening



Financial Metrics (1)	2021	2022	2023	2024E
Revenue Growth YoY	29%	16%	7%	1%
Staffing Costs and General Expenses Growth YoY	31%	10%	11%	-1%
EBITDA Margin	18.9%	19.7%	20.2%	20.0%

Key Takeaways

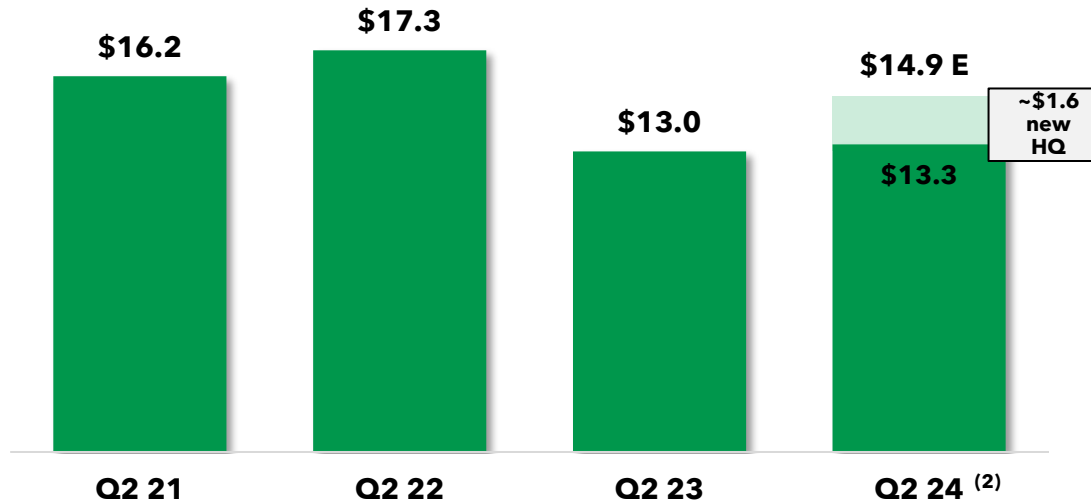
- Onshore and Offshore Workforce optimization and Zero-based budgeting
- Analysis, restructuring, and optimization of supply chain management, vendor contracts, and operations
- Implementation of solutions to measure, track, and manage high dollar expenses
- Technology platforms consolidation and migration to more cost-effective solutions
- Optimization of cloud spend through advanced analytics

Strong Cash Generation & Balance Sheet



Net Free Cash Generated ⁽¹⁾

(\$ in Millions)



Free Cash Generated Calculation

	Q2 21 (Unaudited)	Q2 22 (Unaudited)	Q2 23 (Unaudited)	Q2 24 ⁽²⁾ (Unaudited)
Net income for the period	\$ 13,227	\$ 15,984	\$ 15,422	\$ 14,033
Depreciation and amortization	2,345	2,251	3,135	3,371
Stock compensation expense	1,374	1,665	2,245	2,392
Provision for credit losses	505	1,056	1,155	1,776
Cash used in investing activities	(1,251)	(2,551)	(7,909)	(6,670)
Term loan pay downs	-	(1,094)	(1,094)	(1,641)
Net free cash generated during the period	\$ 16,200	\$ 17,311	\$ 12,954	\$ 13,261

Liquidity Summary

- **Cash & Cash Equivalents: \$233.2M**
- **Undrawn Revolver* at Jun 30: \$80.0M**

Leverage

- **Total Debt: \$211.2M**
- **Debt to Adj. EBITDA (trailing twelve months): 1.7x**
- **Q2 Last 14 Days Average Debt to Adj. EBITDA (trailing twelve months): 1.2x**

Capital Allocation Priorities

> \$52M

**Net Free Cash
Generated in last 12 months**



> \$64M (excluding new HQ CAPEX)

**Net Free Cash
Generated in last 12 months**



1

Reinvest

Retail: highly accretive partner incentives, continued investment in sales team and agent acquisition

Digital: continued enhancement of digital solutions with in-app card activations and new payroll programs

2

Returning Capital*

2024 to date: \$34.6M

2023: \$66.3M

Inception to June 30, 2024: \$159M

3

Value-focused M&A

La Nacional: Further penetrating a key LACA market

I-Transfer: Outbound remittances capabilities from Spain, Italy, and Germany... "passport-able" across entire EU

UK Acquisition: Closed on July 2, 2024

2024 Guidance

Key Takeaways

- Reinvigorating our retail sales organization to accelerate profitable revenue growth
- Right sizing our on-shore and off-shore operations across core and recently acquired companies to protect margin
- Leveraging exceptional cash generation to accelerate repurchase stock, drive EPS accretion

Full Year 2024

**\$657.6M -
\$677.6M**

Revenue

\$1.73-\$1.87

Diluted EPS

\$2.07-\$2.25

Adjusted Diluted EPS⁽¹⁾

**\$121.1M -
\$124.7M**

Adjusted EBITDA⁽¹⁾

Third Quarter 2024

**\$170.6M -
\$175.8M**

Revenue

\$0.49 - \$0.54

Diluted EPS

\$0.57 - \$0.62

Adjusted Diluted EPS⁽¹⁾

\$32.1M - 33.1M

Adjusted EBITDA⁽¹⁾

(1) A quantitative reconciliation of projected Adjusted Diluted EPS and Adjusted EBITDA to the most comparable GAAP measure is not available without unreasonable efforts because of the inherent difficulty in forecasting and qualifying the amounts necessary under GAAP guidance for one-time, non-recurring items including, without limitation, costs related to acquisitions and the registration of the Company's securities, and losses related to legal contingencies or disposal of assets.



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Appendix

Consolidated Balance Sheets

<i>(in thousands of dollars)</i>	ASSETS	<u>June 30,</u> 2024	<u>December 31,</u> 2023
		(Unaudited)	
Current assets:			
Cash		\$ 233,209	\$ 239,203
Accounts receivable, net		199,511	155,237
Prepaid wires, net		19,681	28,366
Prepaid expenses and other current assets		10,263	10,068
Total current assets		<u>462,664</u>	<u>432,874</u>
Property and equipment, net		46,182	31,656
Goodwill		53,986	53,986
Intangible assets, net		16,136	18,143
Deferred tax asset, net		725	-
Other assets		32,706	40,153
Total assets		<u>\$ 612,399</u>	<u>\$ 576,812</u>
	LIABILITIES AND STOCKHOLDERS' EQUITY		
Current liabilities:			
Current portion of long-term debt, net		\$ 8,257	\$ 7,163
Accounts payable		38,402	36,507
Wire transfers and money orders payable, net		152,065	125,042
Accrued and other liabilities		47,655	54,661
Total current liabilities		<u>246,379</u>	<u>223,373</u>
Long-term liabilities:			
Debt, net		202,944	181,073
Lease liabilities, net		20,661	22,670
Deferred tax liability, net		-	659
Total long-term liabilities		<u>223,605</u>	<u>204,402</u>
Stockholders' equity:			
Total stockholders' equity		142,415	149,037
Total liabilities and stockholders' equity		<u>\$ 612,399</u>	<u>\$ 576,812</u>

Consolidated Statements of Income

	Three Months Ended June 30,	
	2024	2023
<i>(in thousands of dollars, except for share data)</i>	(Unaudited)	
Revenues:		
Wire transfer and money order fees, net	\$ 145,837	\$ 144,518
Foreign exchange gain, net	22,800	22,382
Other income	2,894	2,250
Total revenues	171,531	169,150
Operating expenses:		
Service charges from agents and banks	113,369	110,996
Salaries and benefits	16,893	17,640
Other selling, general and administrative expenses	12,283	12,637
Restructuring costs	2,711	-
Depreciation and amortization	3,371	3,135
Total operating expenses	148,627	144,408
Operating income	22,904	24,742
Interest expense	3,095	2,651
Income before income taxes	19,809	22,091
Income tax provision	5,776	6,669
Net income	\$ 14,033	\$ 15,422
Earnings per common share:		
Basic	\$ 0.43	\$ 0.43
Diluted	\$ 0.42	\$ 0.42
Weighted-average common shares outstanding:		
Basic	32,698,951	36,001,670
Diluted	33,090,806	36,871,674

Recon. from NI to Adjusted NI

	Three Months Ended June 30,	
	2024	2023
	(Unaudited)	
<i>(in thousands of dollars, except for share data)</i>		
Net Income	\$ 14,033	\$ 15,422
Adjusted for:		
Share-based compensation (a)	2,392	2,245
Restructuring costs (b)	2,711	-
Transaction costs (c)	26	275
Legal contingency settlement (d)	(570)	-
Other charges and expenses (e)	218	492
Amortization of intangibles (f)	958	1,209
Income tax benefit related to adjustments (g)	<u>(1,673)</u>	<u>(1,274)</u>
Adjusted Net Income	<u>\$ 18,095</u>	<u>\$ 18,369</u>
Adjusted Earnings per share		
Basic	\$ 0.55	\$ 0.51
Diluted	\$ 0.55	\$ 0.50

(a) Represents shared-based compensation relating to equity awards granted primarily to employees and independent directors of the Company.

(b) Represents primarily severance, write-off of assets and, legal and professional fees related to the execution of restructuring plans.

(c) Represents primarily financial advisory, professional and legal fees related to business acquisition transactions.

(d) Represents a gain contingency related to a legal settlement.

(e) Represents primarily loss on disposal of fixed assets.

(f) Represents the amortization of intangible assets that resulted from business acquisition transactions.

(g) Represents the current and deferred tax impact of the taxable adjustments to Net Income using the Company's blended federal and state tax rate for each period. Relevant tax-deductible adjustments include all adjustments to net income.

Recon. from Net Income to Adjusted EBITDA

<i>(in thousands of dollars)</i>	Three Months Ended June 30,	
	2024	2023
	(Unaudited)	
Net income	\$ 14,033	\$ 15,422
Adjusted for:		
Interest expense	3,095	2,651
Income tax provision	5,776	6,669
Depreciation and amortization	3,371	3,135
EBITDA	26,275	27,877
Share-based compensation (a)	2,392	2,245
Restructuring costs (b)	2,711	-
Transaction costs (c)	26	275
Legal contingency settlement (d)	(570)	-
Other charges and expenses (e)	218	492
Adjusted EBITDA	\$ 31,052	\$ 30,889

(a) Represents share-based compensation relating to equity awards granted primarily to employees and independent directors of the Company.

(b) Represents primarily severance, write-off of assets, and legal and professional fees related to the execution of restructuring plans.

(c) Represents primarily financial advisory, professional and legal fees related to business acquisition transactions.

(d) Represents a gain contingency related to a legal settlement.

(e) Represents primarily loss on disposal of fixed assets.

Recon. from GAAP Basic EPS to Adjusted Basic EPS

	Three months ended June 30,	
	2024	2023
	(Unaudited)	
GAAP Basic Earnings per Share	\$ 0.43	\$ 0.43
Adjusted for:		
Share-based compensation	0.07	0.06
Restructuring costs	0.08	-
Transaction costs	NM	0.01
Legal contingency settlement	(0.02)	-
Other charges and expenses	0.01	0.01
Amortization of intangibles	0.03	0.03
Income tax benefit related to adjustments	(0.05)	(0.04)
Non-GAAP Adjusted Basic Earnings per Share	\$ 0.55	\$ 0.51

NM - Amount is not meaningful

The table above may contain slight summation differences due to rounding

Recon. from GAAP Diluted EPS to Adjusted Diluted EPS

	Three months ended June 30,	
	2024	2023
	(Unaudited)	
GAAP Diluted Earnings per Share	\$ 0.42	\$ 0.42
Adjusted for:		
Share-based compensation	0.07	0.06
Restructuring costs	0.08	-
Transaction costs	NM	0.01
Legal contingency settlement	(0.02)	-
Other charges and expenses	0.01	0.01
Amortization of intangibles	0.03	0.03
Income tax benefit related to adjustments	(0.05)	(0.03)
Non-GAAP Adjusted Diluted Earnings per Share	\$ 0.55	\$ 0.50

NM - Amount is not meaningful

The table above may contain slight summation differences due to rounding

Recon. of NI Margin to Adj. EBITDA Margin

	Three Months Ended June 30,	
	2024	2023
	(Unaudited)	
Net Income Margin	8.2%	9.1%
Adjusted for:		
Interest expense	1.8%	1.6%
Income tax provision	3.4%	3.9%
Depreciation and amortization	2.0%	1.9%
EBITDA	15.3%	16.5%
Share-based compensation	1.4%	1.3%
Restructuring costs	1.6%	0.0%
Transaction costs	0.0%	0.2%
Legal contingency gain	-0.3%	0.0%
Other charges and expenses	0.1%	0.3%
Adjusted EBITDA Margin	18.1%	18.3%

The table above may contain slight summation differences due to rounding

Recon. of NI to Net Free Cash Generated

<i>(in thousands of dollars)</i>	For the three months ended June 30,	
	2024	2023
	(Unaudited)	
Net income for the period	\$ 14,033	\$ 15,422
Depreciation and amortization	3,371	3,135
Share-based compensation	2,392	2,245
Provision for credit losses	1,776	1,155
Cash used in investing activities	(6,670)	(7,909)
Term loan pay downs	(1,641)	(1,094)
Net free cash generated during the period	\$ <u>13,261</u>	\$ <u>12,954</u>

**Questions or request for conference
call please contact:**

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