UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d)
of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): March 12, 2019

INTERNATIONAL MONEY EXPRESS, INC.

(Exact name of registrant as specified in charter)

Delaware	**001-37986**	**47-4219082**
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

9480 South Dixie Highway, Miami, Florida	**33156**
(Address of Principal Executive Offices)	(Zip Code)

Registrant's telephone number, including area code: **(305) 671-8000**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☒

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 2.02. Results of Operations and Financial Condition.

On March 12, 2019, International Money Express, Inc., a Delaware corporation, (the "Company") issued a press release announcing its earnings and financial results for the fiscal quarter and year ended December 31, 2018. A copy of the press release is furnished as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference.

In connection with the press release, the Company will hold a telephone conference call on March 12, 2019. A copy of the presentation for the conference call will be made available on the Company's website for viewing by call participants. Copies of the presentation slides are attached hereto as Exhibit 99.2 to this Current Report on Form 8-K.

In accordance with General Instruction B.2 of Form 8-K, the information in this Current Report on Form 8-K, including Exhibit 99.1 and Exhibit 99.2, shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liability of that section, and shall not be incorporated by reference into any registration statement or other document filed under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits

Exhibit No.	Description
99.1	Press release, dated March 12, 2019, issued by International Money Express, Inc.
99.2	Presentation Slides for Conference Call to be held by International Money Express, Inc. on March 12, 2019

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

INTERNATIONAL MONEY EXPRESS, INC.

Dated: March 12, 2019

By: /s/ Robert Lisy
Name: Robert Lisy
Title: President and Chief Executive Officer

Exhibit 99.1

FOR IMMEDIATE RELEASE
International Money Express, Inc. Announces earnings for the Fourth Quarter and Full Year 2018

Fourth Quarter 2018 - Financial Highlights

- ***Revenues grew 26.6% versus the prior year period based on strong performance across our business in Mexico and Guatemala***
- ***Net Income totaled $4.9 million compared to a net loss in the fourth quarter 2017 as a result of strong revenue growth***
- ***Earnings per share were $0.13 as a result of our quarterly net income***
- ***Adjusted EBITDA increased by 35.0% over the prior year to $11.5 million based on strong revenue growth and growing operating leverage in the business***
- ***Adjusted EBITDA margin was 15.4% for fourth quarter 2018, which represents a 95 basis point expansion over the prior year period***

Full Year 2018 - Financial Highlights

- ***Revenues grew 27.1% versus prior year based on strong performance across our business in Mexico and Guatemala***
- ***Net Loss totaled $7.2 million decreased by 46.3% primarily as a result of revenue growth***
- ***Loss per share was $0.28 for the full year compared to $0.59 loss last year***
- ***Adjusted EBITDA increased by 41.2% over the prior year to $47.1 million based on strong revenue growth and growing operating leverage in the business***
- ***Adjusted EBITDA margin was 17.2% for full year 2018, which represents a 172 basis point expansion over prior year***

MIAMI, Florida March 12, 2019: International Money Express, Inc. (NASDAQ: IMXI) ("Intermex" or the "Company"), a leading money remittance services company focused primarily on the Latin America and Caribbean corridor, today announced results for the fourth quarter and full year ended December 31, 2018 and will host a conference call to discuss results at 5:00pm ET.

Intermex generated revenue of $75.1 million in the fourth quarter, an increase of 26.6% over prior year. For the full year 2018, revenue was $273.9 million, an increase of 27.1% over full year 2017. Revenue growth was primarily driven by volume growth in both Mexico and Guatemala.

The Company reported net income in the fourth quarter of $4.9 million compared to $3.1 million loss in the prior year period, primarily as a result of strong revenue growth. For the full year 2018, the Company reported net loss of $7.2 million compared to $13.5 million loss for full year 2017, primarily as a result of strong revenue growth and improved operating efficiency.

Earnings per share in the fourth quarter of 2018 were $0.13 compared to loss per share of $0.18 in the prior year period. For the full year 2018, the Company reported loss per share of $0.28 compared to loss per share of $0.59 for the full year 2017.

Adjusted EBITDA in the fourth quarter of 2018 grew 35.0% over the comparable period in the prior year to $11.5 million driven by volume growth coupled with the higher foreign exchange income and operating efficiency. For the full year 2018, Adjusted EBITDA grew 41.2% over full year 2017 to $47.1 million. This strong full year performance represents an Adjusted EBITDA margin of 17.2%, which was up 172 basis points over full year 2017.

Intermex President, Chairman and Chief Executive Officer Robert Lisy commented “Intermex continues to drive impressive growth and increased market share against the large and expanding $89 billion US to Latin America money transfer market. Our fourth quarter and full year results again displayed our ability to generate strong revenue growth and drive profitability as our business continues to scale.”

Market Highlights

Year-to-date as of December 31, based on industry data, Intermex has captured 41% of the total growth in US to Mexico remittance volume, and 42% of the total growth in US to Guatemala remittance volume.

Non-GAAP Measures

For the Company, Adjusted EBITDA is one of the primary metrics used by management to evaluate the financial performance of our business. We present Adjusted EBITDA because we believe it is frequently used by analysts, investors and other interested parties to evaluate companies in our industry. Further, we believe it is helpful in highlighting trends in our operating results, because it excludes, among other things, certain results of decisions that are outside the control of management, while other measures can differ significantly depending on long-term strategic decisions regarding capital structure, the jurisdictions in which we operate and capital investments.

Adjusted EBITDA is defined as net income (loss) before depreciation and amortization, interest expense, income taxes, and also adjusted to add back certain charges and expenses, such as transaction costs and non-cash compensation costs, 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 EBITDA is a non-GAAP financial measure and should not be considered as an alternative to operating income or net income as a measure of operating performance or cash flows or as a measure of liquidity. Non-GAAP financial measures are not necessarily calculated the same way by different companies and should not be considered a substitute for or superior to U.S. GAAP.

A reconciliation of Net (loss) income, the Company's closest GAAP measure, to Adjusted EBITDA is available in the enclosed exhibits.

Investor and Analyst Conference Call / Presentation
Intermex will host a conference call and webcast presentation at 5:00 p.m. Eastern
Time today. The conference call can be heard by dialing: 1-877-423-9813 (U.S.) or 1-201-689-8573 (outside the U.S.) ten minutes prior to the start of the call.

The conference call and accompanying slides will be available via webcast at https://investors.intermexonline.com. Registration for the event is required, so please register at least five minutes prior to the scheduled start time.

A webcast replay will be available approximately 2-4 hours after the conference call at https://investors.intermexonline.com/.

Safe Harbor Compliance Statement for Forward-Looking Statements
This press release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. All of these forward-looking statements are based on our current expectations, assumptions, estimates and projections. While we believe these expectations, assumptions, estimates and projections are reasonable, such forward-looking statements are only predictions and involve known and unknown risks and uncertainties, many of which are beyond our control. These and other important factors may cause our actual results, performance or achievements to differ materially from any future results, performance or achievements expressed or implied by these forward-looking statements, or could affect our share price. Some of the factors that could cause actual results to differ materially from those expressed or implied by the forward-looking statements include among other things, competition in the markets in which we operate; our ability to maintain agent relationships on terms consistent with those currently in place; our ability to maintain banking relationships necessary for us to conduct our business; credit risks from our agents and the financial institutions with which we do business; bank failures, sustained financial market illiquidity, or illiquidity at our clearing, cash management or custodial financial institutions; new technology or competitors that disrupt the current ecosystem; disruptions to our information technology, computer network systems and data centers; our success in developing and introducing new products, services and infrastructure; customer confidence in our brand and in consumer money transfers generally; our ability to maintain compliance with the regulatory requirements of the jurisdictions in which we operate or plan to operate; international political factors or implementation of tariffs, border taxes or restrictions on remittances or transfers of money out of the United States; changes in tax laws and unfavorable outcomes of tax positions we take; political instability, currency restrictions and devaluation in countries in which we operate or plan to operate; weakness in U.S. or international economic conditions; change or disruption in international migration patterns; our ability to protect our brand and intellectual property rights; our ability to retain key personnel; and other factors described in the "Risk Factors" section in periodic reports we file with the Securities and Exchange Commission. All statements other than statements of historical fact included in this press release are forward-looking statements including, but not limited to, expected financial outlook for the year 2019. Any forward-looking statement that we make in this press release speaks only as of March 12, 2019. We undertake no obligation to update or revise, or to publicly announce any update or revision to, any of the forward-looking statements made herein, whether as a result of new information, future events or otherwise.

About International Money Express, Inc.
At International Money Express, Inc. (NASDAQ: IMXI), the customer is at the center of everything we do. We use proprietary technology that enables consumers to send money primarily from the United States to Latin America and the Caribbean, including Mexico and Guatemala. We offer the electronic movement of money and data to our customers through our network of sending and paying agents located in all 50 states, the District of Columbia and Puerto Rico, and throughout Latin America, the Caribbean and other territories. Our services are also available digitally through intermexonline.com. Founded in 1994 and are headquartered in Miami, Florida with offices in Puebla, Mexico, and Guatemala City, Guatemala.

Investor Relations
Sloan Bohlen
investors@intermexonline.com

International Money Express, Inc.

CONSOLIDATED BALANCE SHEETS

(in thousands of dollars)	Successor Company December 31, 2018	December 31, 2017
ASSETS		
Current assets:		
Cash	$ 73,029	$ 59,156
Accounts receivable, net of allowance of $842 thousand and $566 thousand, respectively	35,795	51,374
Prepaid wires	26,655	7,676
Other prepaid expenses and current assets	3,171	900
Total current assets	138,650	119,106
Property and equipment, net	10,393	8,491
Goodwill	36,260	36,260
Intangible assets, net	36,395	48,741
Deferred tax asset, net	2,267	1,749
Other assets	1,874	2,232
Total assets	$ 225,839	$ 216,579
LIABILITIES AND STOCKHOLDERS' EQUITY		
Current liabilities:		
Current portion of long-term debt, net	$ 3,936	$ 3,913
Accounts payable	11,438	8,920
Wire transfers and money orders payable	36,311	48,277
Accrued and other	16,355	11,514
Total current liabilities	68,040	72,624
Long term liabilities:		
Debt, net	113,326	108,053
Total long term liabilities	113,326	108,053
Stockholders' equity:		
Total stockholders' equity	44,473	35,902
Total liabilities and stockholders' equity	$ 225,839	$ 216,579

CONSOLIDATED STATEMENTS OF OPERATIONS

(in thousands of dollars)	Successor Company: Three Months Ended December 31, 2018	Successor Company: Three Months Ended December 31, 2017	Successor Company: Year Ended December 31, 2018	Successor Company: Period from February 1, 2017 to December 31, 2017	Predecessor Company: Period from January 1, 2017 to January 31, 2017	Predecessor Company: Year Ended December 31, 2016
	(Unaudited)	(Unaudited)				
Revenues:						
Wire transfer and money order fees	$ 63,825	$ 50,569	$ 232,380	$ 169,796	$ 11,877	$ 138,468
Foreign exchange	10,752	8,324	39,765	30,014	2,450	25,782
Other income	480	375	1,756	1,229	98	1,145
Total revenues	$ 75,057	$ 59,268	$ 273,901	$ 201,039	$ 14,425	$ 165,395
Operating expenses:						
Service charges from agents and banks	49,906	40,961	182,471	135,569	9,441	108,076
Salaries and benefits	8,291	7,022	32,926	23,417	4,530	18,518
Other selling, general and administrative expenses	6,053	4,493	19,442	14,894	1,062	12,346
Transaction costs	-	2,493	10,319	8,706	3,917	901
Depreciation and amortization	3,922	4,588	15,671	16,645	382	2,530
Total operating expenses	68,172	59,557	260,829	199,231	19,332	142,371
Operating income (loss)	6,885	(289)	13,072	1,808	(4,907)	23,024
Interest expense	8,339	3,341	18,448	11,448	614	9,540
(Loss) income before income taxes	(1,454)	(3,630)	(5,376)	(9,640)	(5,521)	13,484
Income tax provision (benefit)	(6,318)	(518)	1,868	534	(2,203)	4,084
Net (loss) income	**$ 4,864**	**$ (3,112)**	**$ (7,244)**	**$ (10,174)**	**$ (3,318)**	**$ 9,400**
Earnings (loss) per common share						
Basic and diluted	$ 0.13	$ (0.18)	$ (0.28)	$ (0.59)		

Reconciliation from Net (loss) income to Adjusted EBITDA

	Successor Company				Predecessor Company	Predecessor Company
	Three Months Ended December 31,		Year ended December 31,	Period from February 1, 2017 to December 31,	Period from January 1, 2017 to January 31,	Year ended December 31,
(in thousands of dollars)	2018	2017	2018	2017	2017	2016
Net (loss) income	**$ 4,864**	**$ (3,112)**	**$ (7,244)**	**$ (10,174)**	**$ (3,318)**	**$ 9,400**
Adjusted for:						
Interest expense	8,339	3,341	18,448	11,448	614	9,540
Income tax provision (benefit)	(6,318)	(518)	1,868	534	(2,203)	4,084
Depreciation and amortization	3,921	4,588	15,671	16,645	382	2,530
EBITDA	**10,806**	**4,299**	**28,743**	**18,453**	**(4,525)**	**25,554**
Transaction costs	-	2,493	10,319	8,706	3,917	901
Incentive units plan	-	311	4,735	1,846	-	-
Share-based compensation, 2018 Plan	660	-	1,091	-	-	-
Change in control adjustment for stock options	-	-	-	-	2,813	-
Management fee	-	195	585	715	-	-
One time adjustment - bank fees	-	642	-	642	-	-
One time incentive bonus	-	514	-	514	-	-
TCPA settlement	-	-	192	-	-	-
Transition expenses	-	-	348	-	-	-
Registration costs	-	-	615	-	-	-
Other employee severance	-	-	106	-	-	-
Other charges and expenses	64	89	410	196	104	646
Adjusted EBITDA	**$ 11,530**	**$ 8,543**	**$ 47,144**	**$ 31,072**	**$ 2,309**	**$ 27,101**

Exhibit 99.2

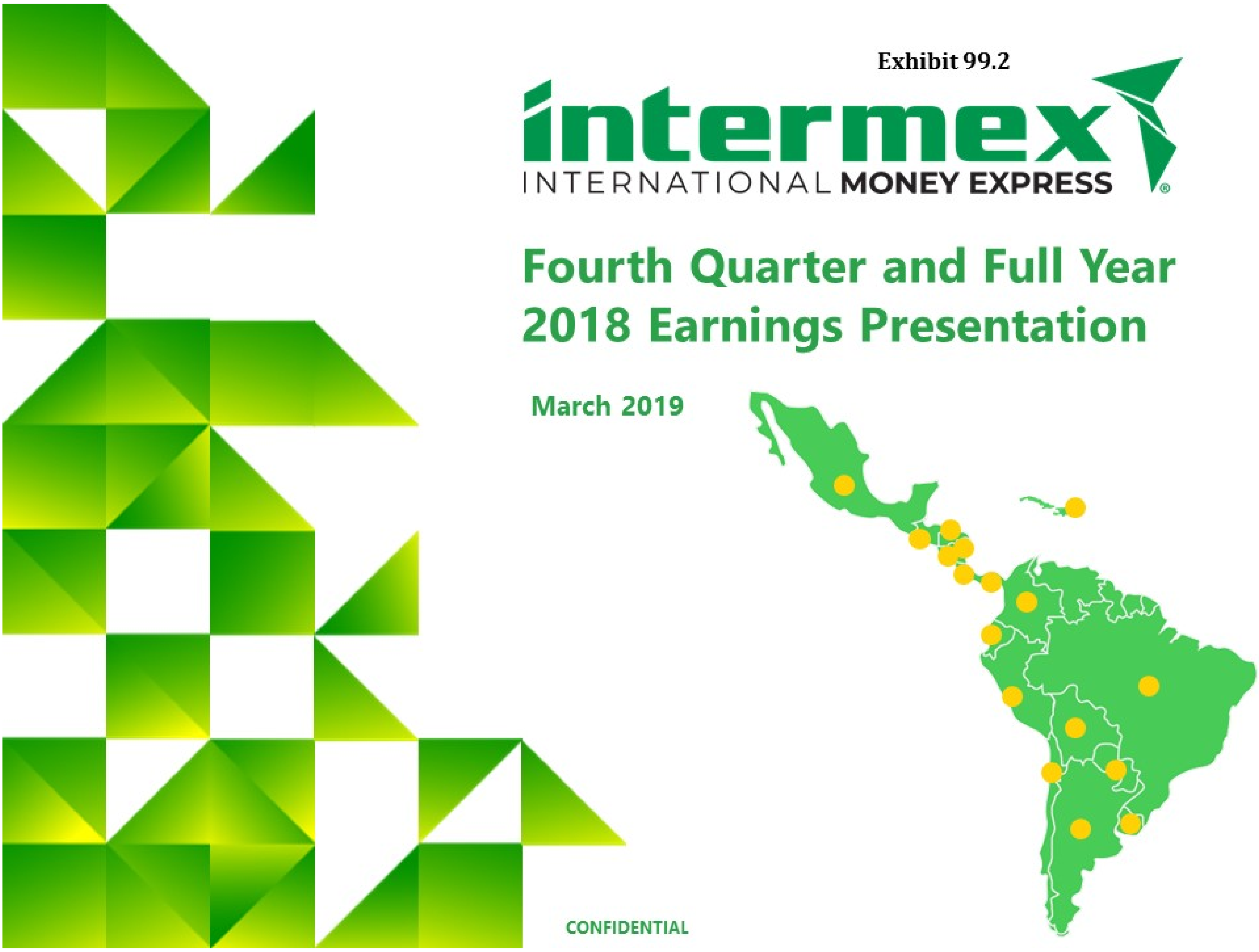


Exhibit 99.2
intermex
INTERNATIONAL MONEY EXPRESS
Fourth Quarter and Full Year
2018 Earnings Presentation
March 2019
CONFIDENTIAL

Safe Harbor Statement / Non-GAAP Financial Measures

The information in this presentation is current only as of its date and may have changed or may change in the future. We undertake no obligation to update this information in light of new information, future events or otherwise. We are not making any representation or warranty that the information in this presentation is accurate or complete.

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. All of these forward-looking statements are based on our current expectations, assumptions, estimates and projections. While we believe these expectations, assumptions, estimates and projections are reasonable, such forward-looking statements are only predictions and involve known and unknown risks and uncertainties, many of which are beyond our control. These and other important factors may cause our actual results, performance or achievements to differ materially from any future results, performance or achievements expressed or implied by these forward-looking statements, or could affect our share price. Some of the factors that could cause actual results to differ materially from those expressed or implied by the forward-looking statements include among other things, competition in the markets in which we operate; our ability to maintain agent relationships on terms consistent with those currently in place; our ability to maintain banking relationships necessary for us to conduct our business; credit risks from our agents and the financial institutions with which we do business; bank failures, sustained financial market illiquidity, or illiquidity at our clearing, cash management or custodial financial institutions; new technology or competitors that disrupt the current ecosystem; disruptions to our information technology, computer network systems and data centers; our success in developing and introducing new products, services and infrastructure; customer confidence in our brand and in consumer money transfers generally; our ability to maintain compliance with the regulatory requirements of the jurisdictions in which we operate or plan to operate; international political factors or implementation of tariffs, border taxes or restrictions on remittances or transfers of money out of the United States; changes in tax laws and unfavorable outcomes of tax positions we take; political instability, currency restrictions and devaluation in countries in which we operate or plan to operate; weakness in U.S. or international economic conditions; change or disruption in international migration patterns; our ability to protect our brand and intellectual property rights; our ability to retain key personnel; and other factors described in the "Risk Factors" section in periodic reports we file with the SEC. All statements other than statements of historical fact included in the presentation are forward-looking statements including, but not limited to, expected financial outlook for the year 2019. Any forward-looking statement that we make in this presentation speaks only as of March 12, 2019. We undertake no obligation to update or revise, or to publicly announce any update or revision to, any of the forward-looking statements made herein, whether as a result of new information, future events or otherwise.

This presentation includes certain non-GAAP financial measures, including Adjusted EBITDA. 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 Slides 20 and 21 of this presentation for a reconciliation of Adjusted EBITDA to net income (loss). Adjusted EBITDA is defined as net income (loss) before depreciation and amortization, interest expense, income taxes, and also adjusted to add back certain charges and expenses, such as transaction costs and non-cash compensation costs, 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.

Reviewing a Successful 2018

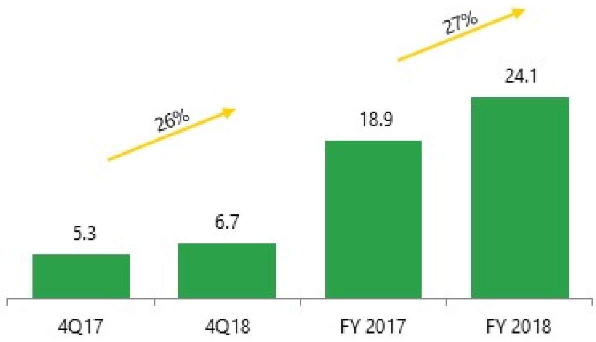
INTERNATIONAL MONEY EXPRESS

Growth	Revenue and Adjusted EBITDA growth above 27% and 41%, respectively
Market Share	Intermex continued to aggregate share in Mexico / Guatemala
Expansion	Key growth initiatives across new products and markets
Returns	IMXI shares have appreciated 9% since initial listing

Intermex Growth Story

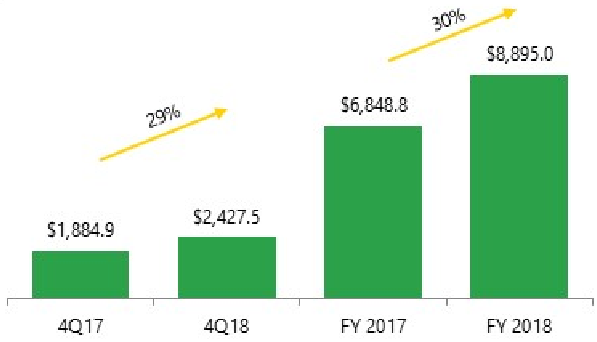
Money Transfer Transactions

(# In millions)



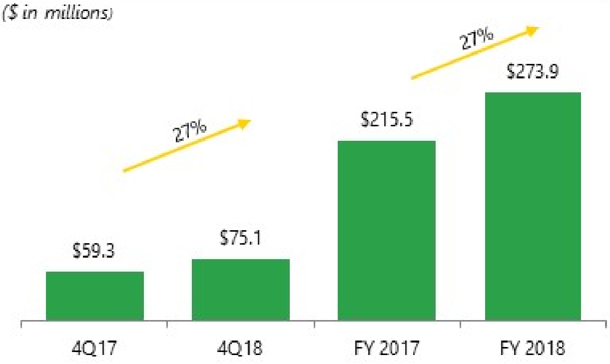
Volume

($ in millions)



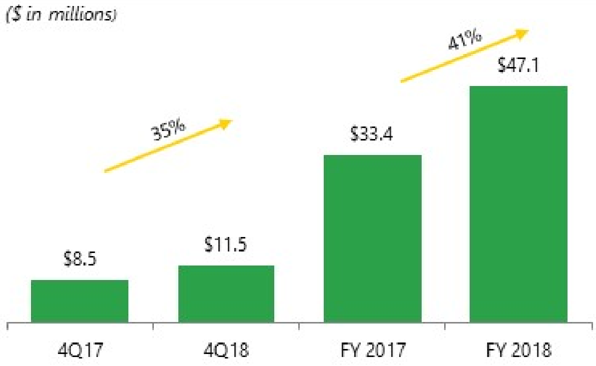
Revenue

($ in millions)



Adjusted EBITDA(1)

($ in millions)



(1) Adjusted EBITDA reflects add-backs for one-time, non-recurring items. Please see pages 20 and 21 for more detail and reconciliation.

Favorable, Fragmented Competitive Landscape

Intermex enjoys a strong and growing position across key target markets

LAC Market Landscape

intermex INTERNATIONAL MONEY EXPRESS

WESTERN UNION

MoneyGram.

Ria MONEY TRANSFER

Sigue MONEY TRANSFER

DolEx

Total Market Size:
~$89 Billion (1)

Intermex Share of Key Target Markets (2)

Mexico Market Share Breakdown

	2014	2017	2018
intermex	**7.9%**	**14.9%**	**17.4%(3)**
All Others	92.1%	85.1%	82.6%

Guatemala Market Share Breakdown

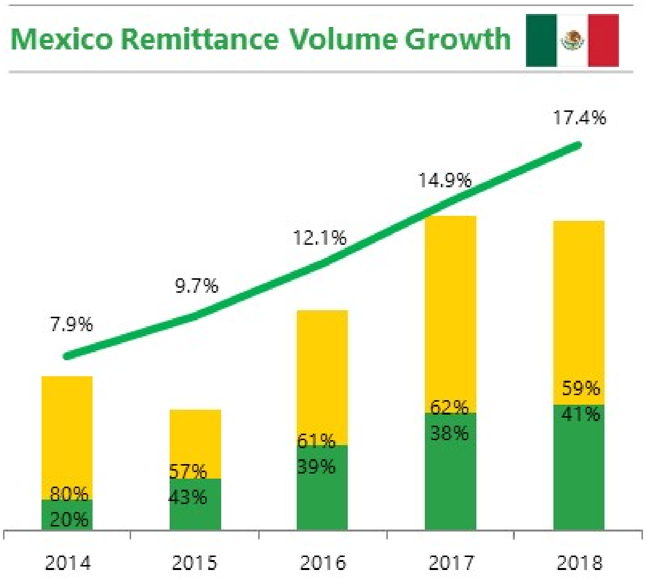
	2014	2017	2018
intermex	**14.0%**	**21.6%**	**24.0%(3)**
All Others	86.0%	78.4%	76.0%

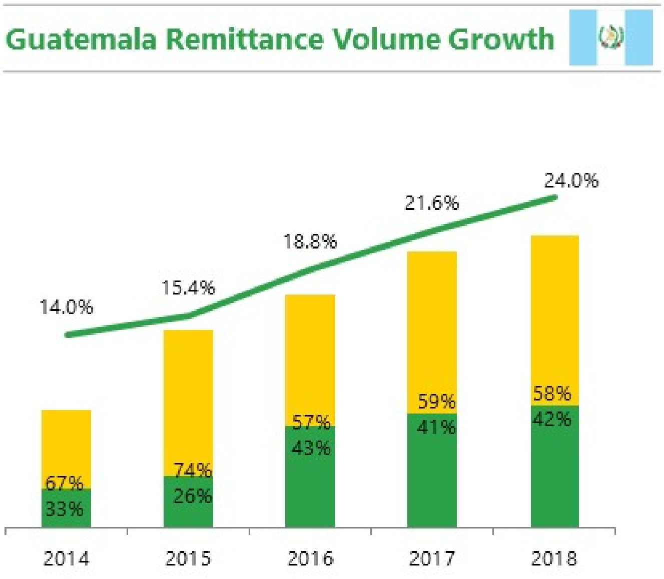
LAC Countries - 2018

Country	Size (US$B)[1]	Region
MEX	33.7	38%
GUA	9.5	11%
DOM	6.8	8%
COL	6.4	7%
ELS	5.5	6%
HON	4.7	5%
ECU	3.2	4%
PER	3.1	3%
BRA	3.0	3%
JAM	2.6	3%
HAI	2.5	3%
BER	1.5	2%
NIC	1.5	2%
BOL	1.2	1%
OTHER	3.8	4%

(1) World Bank (2018). Reflects estimated LAC market size as of 2018.
(2) Management estimated market share of remittances as of 2018.
(3) Source: Banco de Guatemala, Banco de Mexico and World Bank 2018

Market Share and Percent Of Industry Growth Tier I Countries





Intermex Volume Growth | All Others Volume Growth | Intermex Market Share

- Industry volumes to our key markets in Latin America provided a moderate tailwind.
- Industry volumes from the US to Mexico grew just over 10% in 2018, and 13% from US to Guatemala.

(1) Source: Banco de Guatemala and Banco de Mexico – US originating Volume

Strategic Priorities for 2019

intermex
INTERNATIONAL MONEY EXPRESS

- Priority #1 is to continue driving core growth initiatives
  - Very long runway ahead
  - Core expansion in both growth and stronghold states
  - Loyalty Program expansion
- Expanding our breadth and depth of service
  - New market launches in Canada and Africa
  - New products with our general purpose reloadable card (GPR), online and white label capabilities
- Enhanced infrastructure and operating efficiency
  - New Active / Active network and data center capabilities
  - ERP selection and implementation aimed at driving efficiency

Fourth Quarter Financial Highlights

- Generated impressive year-over-year growth of key metrics:
  - 26.6% revenue growth
  - 35.0% Adjusted EBITDA growth(1)
  - 28.8% growth in remittance volume
  - Net income of $4.9 million vs. net loss in Q4 2017

- Increased Adjusted EBITDA margin year-over-year from 14.4% to 15.4%(1)

- Year-to-date as of December 31, Intermex has captured 41% of the total growth in US to Mexico remittance volume and 42% of the total growth in US to Guatemala remittance volume.(2)

- Launched our outbound business to Africa, which includes Nigeria, Ghana, Ethiopia and Kenya

(1) Adjusted EBITDA reflects add-backs for one-time, non-recurring items. Please see pages 20 and 21 for more detail and reconciliation
(2) Source: Banco de Mexico, Banco de Guatemala, World Bank US outbound volumes and Intermex company data

Full Year 2018 Financial Highlights

- Generated impressive year-over-year growth of key metrics:
  - 27.1% revenue growth
  - 41.2% Adjusted EBITDA growth[(1)]
  - 29.9% growth in remittance volume
  - 46.3% decrease in net loss

- Increased Adjusted EBITDA margin year-over-year from 15.5% to 17.2%[(1)]

- Year-to-date as of December 31, Intermex has captured 41% of the total growth in US to Mexico remittance volume and 42% of the total growth in US to Guatemala remittance volume.[(2)]

(1) Adjusted EBITDA reflects add-backs for one-time, non-recurring items. Please see pages 20 and 21 for more detail and reconciliation
(2) Source: Banco de Mexico, Banco de Guatemala, World Bank US outbound volumes and Intermex company data

2018 Adjusted EBITDA Guidance[1] Progression

- Q4 2017 - $40.1M
- May 2018 - $40.8M
- August 2018 - $42.0M to $44.0M
- November 2018 - $46.5M to $48.0M

- Full Year 2018 Results - $47.1M

(1) Adjusted EBITDA reflects add-backs for one-time, non-recurring items. Please see pages 20 and 21 for more detail and reconciliation

2019 Financial Guidance

$320-$330 million

Revenue

$54-$58 million

Adjusted EBITDA[(1)]

(1) Adjusted EBITDA reflects add-backs for one-time, non-recurring items. Please see pages 20 and 21 for more detail and reconciliation

Appendix

Intermex Overview

intermex INTERNATIONAL MONEY EXPRESS

	2017	2018
Revenue	$215.5M	$273.9M
Adjusted EBITDA[(2)]	$33.4M	$47.1M
Adjusted EBITDA Growth[(2)]	23%	41%
Adjusted EBITDA Margin %[(2)]	15.50%	17.21%
Money Transfer Transactions	18.9M	24.1M
Remittance Volume	$6.8B+	$8.9B+
Countries across Latin America	17	17
Total Employees	585	690

Licensed in 50 U.S. states, DC and Puerto Rico, served through a sending agent base of independent, non-exclusive agents and 32 company stores

- Leading Money Transfer service provider to the $89B US to Latin America and Caribbean corridor (LAC)[(1)]
- Unique and differentiated approach has driven rapid market share growth
- Impressive Financial Performance – Revenue CAGR of 31% from 2013 - 2018

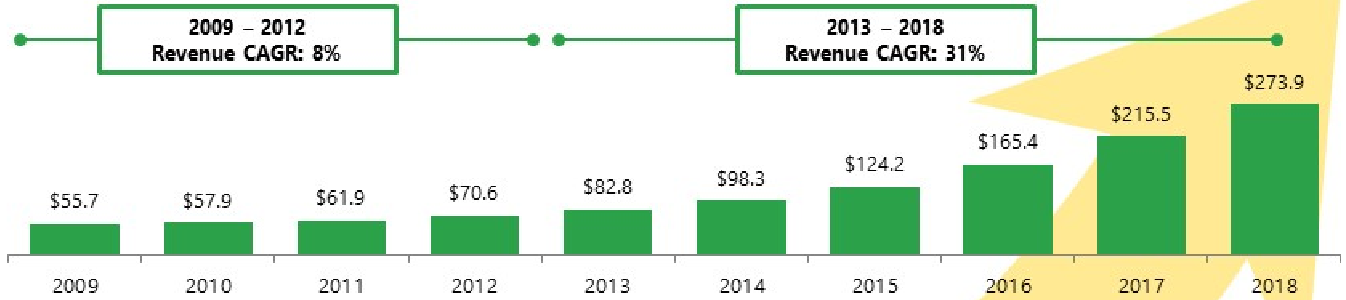
Efficient, High Growth Platform

(1) World Bank (2018). Reflects LAC market size as of 2018.
(2) Adjusted EBITDA reflects add-backs for one-time, non-recurring items. Please see pages 20 and 21 for more detail and reconciliation.

Intermex – Evolution of a Market Leader

History of sustained market share growth provides a strong platform for future growth

($ in millions)



Early Years

- Intermex was founded in 1994 as a money transfer provider headquartered in Miami, Florida
- Acquired Servimex, Americana and Maniflo and expanded into 13 new U.S. states
- Opened call centers in Mexico and Guatemala
- Completed re-engineering and business model shift to focus on efficient agents and profitability
- Investment in innovative and highly scalable technology

Foundation
Inception - 2012

Expansion

- Further market penetration into western and northeastern U.S.
- Economic recovery sets in, providing backdrop for market growth
- Acceleration of market share gains
- Increased proprietary payor network coverage and penetration
- Launched differentiated Customer Management platform and loyalty program to capture additional customers
- Began developing mobile / online strategy

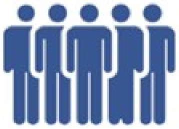
Accelerated Growth
2013 - Present

Core Strengths of the Story

- Since 2011, Intermex has grown in excess of the industry while sustaining strong margins and increasing transaction growth to Mexico
- This is driven by our disciplined approach to expansion which focuses on prioritizing agent productivity and consistently growing transactions per agent
- Intermex's highly differentiated approach, along with its unique and efficient platform, has allowed the Company to significantly grow scale and profitability
- Our technology infrastructure allows for the dependable transfer of money with one of the lowest cancellation rates in the industry
- Core growth opportunity exists in the continued growth in stronghold states while increasing our market share in growth states
- Additional growth opportunities, including the expansion of ancillary products as well as a focus on developing B2B processing relationships and growing our online presence, allow for confidence in continued growth

Global Remittance Market

247M



people live outside of their country of birth.[(1)]

$613B USD

estimated amount of remittances sent, worldwide in 2017[(2)]

$148B USD

was sent from the U.S. alone[(2)]

$31B USD

was sent from the U.S. to Mexico in 2017, the largest remittance corridor in the world[(2)]

(1) The World Bank. "Migration and Remittances Factbook 2016."
(2) The World Bank. "Bilateral Remittance Matrix - 2017" accessed on May 17, 2018

Customer Transaction Flow

Illustrative example of $375 transaction to Mexico

$375

U.S. Customer sends $375 to Mexico through:

- In person wire transfers
- Online money transfers

$375
+$10 fee

Agent records $375 transaction to Mexico and charges the customer $385 and provides customer with transaction code.

Intermex processes transaction through proprietary platform with an integrated regulatory compliance model and payer network relationships.

- Intermex earns $10.00 Fee Revenue plus ~$2.50 Foreign Exchange Spread Revenue
- Intermex pays sending and paying agent commissions

$375

$375 is wired to Mexico. Customer picks up money with transaction code in local currency.

Intermex earns $5.05 net on $12.50 gross revenue

Consolidated Balance Sheets

(in thousands of dollars)	Successor Company December 31, 2018	December 31, 2017
ASSETS		
Current assets:		
Cash	$ 73,029	$ 59,156
Accounts receivable, net of allowance of $842 thousand and $566 thousand, respectively	35,795	51,374
Prepaid wires	26,655	7,676
Other prepaid expenses and current assets	3,171	900
Total current assets	138,650	119,106
Property and equipment, net	10,393	8,491
Goodwill	36,260	36,260
Intangible assets, net	36,395	48,741
Deferred tax asset, net	2,267	1,749
Other assets	1,874	2,232
Total assets	$ 225,839	$ 216,579
LIABILITIES AND STOCKHOLDERS' EQUITY		
Current liabilities:		
Current portion of long-term debt, net	$ 3,936	$ 3,913
Accounts payable	11,438	8,920
Wire transfers and money orders payable	36,311	48,277
Accrued and other	16,355	11,514
Total current liabilities	68,040	72,624
Long term liabilities:		
Debt, net	113,326	108,053
Total long term liabilities	113,326	108,053
Stockholders' equity:		
Total stockholders' equity	44,473	35,902
Total liabilities and stockholders' equity	$ 225,839	$ 216,579

Consolidated Statements of Operations

	Successor Company				Predecessor Company	
	Three Months Ended December 31,		Year Ended December 31,	Period from February 1, 2017 to December 31,	Period from January 1, 2017 to January 31,	Year Ended December 31,
(in thousands of dollars)	2018	2017	2018	2017	2017	2016
	(Unaudited)					
Revenues:						
Wire transfer and money order fees	$ 63,825	$ 50,569	$ 232,380	$ 169,796	$ 11,877	$ 138,468
Foreign exchange	10,752	8,324	39,765	30,014	2,450	25,782
Other income	480	375	1,756	1,229	98	1,145
Total revenues	$ 75,057	$ 59,268	$ 273,901	$ 201,039	$ 14,425	$ 165,395
Operating expenses:						
Service charges from agents and banks	49,906	40,961	182,471	135,569	9,441	108,076
Salaries and benefits	8,291	7,022	32,926	23,417	4,530	18,518
Other selling, general and administrative expenses	6,053	4,493	19,442	14,894	1,062	12,346
Transaction costs	-	2,493	10,319	8,706	3,917	901
Depreciation and amortization	3,922	4,588	15,671	16,645	382	2,530
Total operating expenses	68,172	59,557	260,829	199,231	19,332	142,371
Operating income (loss)	6,885	(289)	13,072	1,808	(4,907)	23,024
Interest expense	8,339	3,341	18,448	11,448	614	9,540
(Loss) income before income taxes	(1,454)	(3,630)	(5,376)	(9,640)	(5,521)	13,484
Income tax provision (benefit)	(6,318)	(518)	1,868	534	(2,203)	4,084
Net (loss) income	**$ 4,864**	**$ (3,112)**	**$ (7,244)**	**$ (10,174)**	**$ (3,318)**	**$ 9,400**

Net Income (Loss) to Adj. EBITDA Reconciliation

	Successor Company				Predecessor Company	Predecessor Company
	Three Months Ended December 31,		Year ended December 31,	Period from February 1, 2017 to December 31,	Period from January 1, 2017 to January 31,	Year ended December 31,
(in thousands of dollars)	2018	2017	2018	2017	2017	2016
Net (loss) income	**$ 4,864**	**$ (3,112)**	**$ (7,244)**	**$ (10,174)**	**$ (3,318)**	**$ 9,400**
Adjusted for:						
Interest expense	8,339	3,341	18,448	11,448	614	9,540
Income tax provision (benefit)	(6,318)	(518)	1,868	534	(2,203)	4,084
Depreciation and amortization	3,921	4,588	15,671	16,645	382	2,530
EBITDA	**10,806**	**4,299**	**28,743**	**18,453**	**(4,525)**	**25,554**
Transaction costs	-	2,493	10,319	8,706	3,917	901
Incentive units plan	-	311	4,735	1,846	-	-
Share-based compensation, 2018 Plan	660	-	1,091	-	-	-
Change in control adjustment for stock options	-	-	-	-	2,813	-
Management fee	-	195	585	715	-	-
One time adjustment - bank fees	-	642	-	642	-	-
One time incentive bonus	-	514	-	514	-	-
TCPA settlement	-	-	192	-	-	-
Transition expenses	-	-	348	-	-	-
Registration costs	-	-	615	-	-	-
Other employee severance	-	-	106	-	-	-
Other charges and expenses	64	89	410	196	104	646
Adjusted EBITDA	**$ 11,530**	**$ 8,543**	**$ 47,144**	**$ 31,072**	**$ 2,309**	**$ 27,101**

Net Income(Loss) to Adj. EBITDA Reconciliation

	2015 FY	2016 FY	2017 FY	Three Months Ended March 31, 2018	Six Months Ended June 30, 2018	Nine months Ended September 30, 2018	Year Ended December 31, 2018
				(Unaudited)			
Net income (loss)	**$ 5,757,824**	**$ 9,400,026**	**$ (13,491,874)**	**$ (539,772)**	**$ 1,304,583**	**$ (12,108,413)**	**$ (7,244,353)**
Adjusted for:							
Interest expense	4,234,371	9,540,046	12,061,677	3,283,890	6,675,933	10,109,664	18,448,192
Tax expense	4,191,643	4,083,655	(1,668,971)	(207,517)	616,372	8,185,546	1,867,712
Depreciation and amortization	2,453,454	2,530,334	17,026,567	3,789,248	7,607,374	11,749,513	15,671,160
EBITDA	16,637,292	25,554,061	13,927,399	6,325,849	16,204,262	17,936,310	28,742,711
Transaction costs	1,609,034	900,530	12,622,689	1,461,010	4,014,311	10,319,283	10,319,283
Incentive units plan	-	-	1,845,943	227,792	712,597	4,735,336	4,735,336
Share-based compensation, 2018 Plan	-	-	-	-	-	430,250	1,090,420
Change in control adjustment for stock options	-	-	2,812,919	-	-	-	-
Management fee	-	-	715,000	195,000	390,000	585,000	585,000
One-time adjustment - bank fees	-	-	642,000	-	-	-	-
One-time incentive bonus	-	-	514,000	-	-	-	-
TCPA settlement	-	-	-	191,500	191,500	191,500	191,500
Transition expenses	-	-	-	156,234	347,909	347,909	347,909
Registration costs	-	-	-	-	-	615,000	615,000
Other employee severance	-	-	-	-	-	105,950	105,950
Other charges and expenses	514,928	646,442	301,163	271,064	308,444	346,568	410,467
Adjusted EBITDA	**$ 18,761,255**	**$ 27,101,033**	**$ 33,381,112**	**$ 8,828,450**	**$ 22,169,023**	**$ 35,613,106**	**$ 47,143,576**