

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☒ special extension (enter description) <u>HURRICANE IAN</u>
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>INTERMEX WIRE TRANSFER LLC 401(K) PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/2007</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/2007</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>01/01/2007</u>					
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>INTERMEX WIRE TRANSFER, LLC</u> <u>9480 SOUTH DIXIE HIGHWAY</u> <u>MIAMI, FL 33156</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>01-0624790</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>305-671-8000</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>522298</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>01-0624790</u>	2c Plan Sponsor's telephone number <u>305-671-8000</u>	2d Business code (see instructions) <u>522298</u>	
2b Employer Identification Number (EIN) <u>01-0624790</u>					
2c Plan Sponsor's telephone number <u>305-671-8000</u>					
2d Business code (see instructions) <u>522298</u>					

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	12/28/2022	ELIZABETH CARBALLOSA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 223
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 202 6a(2) 247 6b 0 6c 23 6d 270 6e 0 6f 270 6g 153 6h 8
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2T 3B 3D 3H b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan INTERMEX WIRE TRANSFER LLC 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 INTERMEX WIRE TRANSFER, LLC	D Employer Identification Number (EIN) 01-0624790	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

MERRILL LYNCH, PIERCE, FENNER AND S

13-5674085

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 52 60 62 72	RECORDKEEPER	1651	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan INTERMEX WIRE TRANSFER LLC 401(K) PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 INTERMEX WIRE TRANSFER, LLC	D Employer Identification Number (EIN) 01-0624790	

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	100	25
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	
(2) Participant contributions.....	1b(2)	0	
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	39154	69358
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	118954	137160
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	4844016	6287358
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	0	0
(2) Employer real property.....	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	5002224	6493901

Liabilities

g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness.....	1i	0	0
j Other liabilities.....	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	5002224	6493901
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	151767	
(B) Participants	2a(1)(B)	831367	
(C) Others (including rollovers).....	2a(1)(C)	458444	
(2) Noncash contributions.....	2a(2)	0	1441578
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	7	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	6704	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		6711
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	0	185007
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	185007	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		185007
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	0
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	0
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		566998
c Other income.....	2c		11568
d Total income. Add all income amounts in column (b) and enter total.....	2d		2211862
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	706670	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other.....	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		706670
f Corrective distributions (see instructions).....	2f		11864
g Certain deemed distributions of participant loans (see instructions).....	2g		0
h Interest expense.....	2h		0
i Administrative expenses: (1) Professional fees.....	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	0	
(3) Investment advisory and management fees.....	2i(3)	0	
(4) Other.....	2i(4)	1651	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		1651
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		720185
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		1491677
l Transfers of assets:			
(1) To this plan.....	2l(1)		0
(2) From this plan.....	2l(2)		0

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **PAAST, P.L.**

(2) EIN: **65-0942623**

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

	Yes	No	Amount
4a	X		84268

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan <u>INTERMEX WIRE TRANSFER LLC 401(K) PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>INTERMEX WIRE TRANSFER, LLC</u>	D Employer Identification Number (EIN) <u>01-0624790</u>

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>94-1687665</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
--	-----------------------------------	-----------------------------------	-------------------------------	-----------------------------

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:

Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

INTERMEX WIRE TRANSFER LLC 401(K) PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020



INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of
Intermex Wire Transfer LLC 401(k) Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We have performed an audit of the accompanying financial statements of Intermex Wire Transfer LLC 401(k) Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section—

- the amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of Intermex Wire Transfer LLC 401(k) Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Intermex Wire Transfer LLC 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current Plan instrument, including all Plan amendments; administering the Plan; and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Intermex Wire Transfer LLC 401(k) Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Intermex Wire Transfer LLC 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter - Supplemental Schedules Required by ERISA

The supplemental Schedule H, Line 4(a) – Delinquent Participant Contributions and Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion—

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Other Matter – Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of Intermex Wire Transfer LLC 401(k) Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualifying institution. In our report dated December 2, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

PAAST, P.L.

Coral Gables, Florida
December 12, 2022

INTERMEX WIRE TRANSFER LLC 401(K) PLAN
FINANCIAL STATEMENTS
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SUPPLEMENTAL SCHEDULE

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INTERMEX WIRE TRANSFER LLC 401(K) PLAN
 STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
 DECEMBER 31,

	<u>2021</u>	<u>2020</u>
ASSETS		
Investments, at fair value (Notes 3 and 6):		
Mutual funds	\$ 6,287,358	\$ 4,844,016
Cash and money market funds	<u>69,358</u>	<u>40,415</u>
Total investments	<u>6,356,716</u>	<u>4,884,431</u>
Receivables:		
Participant	-	5,650
Employer	-	975
Notes receivable from participants	<u>137,160</u>	<u>118,954</u>
Total receivables	<u>137,160</u>	<u>125,579</u>
Cash	<u>25</u>	<u>100</u>
TOTAL ASSETS	<u>6,493,901</u>	<u>5,010,110</u>
LIABILITIES		
Excess contributions payable	<u>-</u>	<u>14,694</u>
TOTAL LIABILITIES	<u>-</u>	<u>14,694</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 6,493,901</u>	<u>\$ 4,995,416</u>

The accompanying notes are an integral part of these financial statements.

INTERMEX WIRE TRANSFER LLC 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2021

ADDITIONS:

Additions to net assets attributed to:

Investment income, net (Notes 3 and 6):

Net appreciation in fair value of investments	\$ 565,737
Interest and dividend income	<u>185,014</u>

Total investment income, net	<u>750,751</u>
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Interest income on notes receivable from participants	<u>6,704</u>
---	--------------

Other income	<u>13,668</u>
--------------	---------------

Contributions:

Participant	825,717
Employer	150,792
Rollover	<u>458,444</u>

Total contributions	<u>1,434,953</u>
---------------------	------------------

TOTAL ADDITIONS	<u>2,206,076</u>
-----------------	------------------

DEDUCTIONS:

Deductions from net assets attributed to:

Benefits paid to participants	705,940
Administrative fees	<u>1,651</u>

TOTAL DEDUCTIONS	<u>707,591</u>
------------------	----------------

NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	1,498,485
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NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of year	<u>4,995,416</u>
-------------------	------------------

End of year	<u>\$ 6,493,901</u>
-------------	---------------------

The accompanying notes are an integral part of these financial statements.

NOTE 1 – DESCRIPTION OF PLAN

The following description of the Intermex Wire Transfer LLC 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

(A) GENERAL

The Plan was established on January 1, 2007, by Intermex Wire Transfer, LLC (the "Company") under the provisions of Section 401(a) of the Internal Revenue Code (the "Code"), as amended, which includes qualified cash or deferred arrangements as described in Section 401(k) of the Code, for the benefit of eligible employees of the Company. The Plan also covers the employees of affiliated employers, as defined. The Plan is subject to and conforms with the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

The Company serves as the plan administrator. Fidelity Management Trust Company served as the Plan's record-keeper and trustee ("Fidelity") as of and for the year ended December 31, 2019 and for the period from January 1, 2020 to July 14, 2020. On July 14, 2020, all assets of the Plan were transferred to a new trustee, Bank of America, N.A. ("BOA"). The Plan was restated effective July 15, 2020.

Employees are eligible to participate in the Plan after attaining the age of 18 and completing of six months of eligible service, as defined. Prior to the restatement, eligible employees were allowed to make elective deferrals on the first day of the month following completion of eligibility requirements. Effective July 15, 2020, eligible employees can participate in the Plan immediately after meeting the eligibility requirements.

(B) CONTRIBUTIONS

Eligible employees can contribute up to the maximum percentage allowable of their compensation, as defined, subject to certain limitations under the Code and the Plan. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. The Company matches 50% of the first 3% of a participant's eligible compensation. The Company's matching contributions were approximately \$151,000 for the year ended December 31, 2021. The total maximum allowable contribution per participant to the Plan directly from the participant was \$19,500 for 2021, not including catch-up contributions of \$6,500 allowed for participants over the age of 50.

In order to satisfy the nondiscrimination rules of Section 401(k) of the Code, contributions are limited to the extent necessary to reduce the actual deferral percentage of the highly compensated group, as defined by the Code.

NOTE 1 – DESCRIPTION OF PLAN (CONTINUED)

(C) VESTING

Participants are immediately vested in their elective deferral plus actual earnings thereon. Vesting in the Company's discretionary contributions plus actual earnings thereon is based on years of continuous service with the Company as follows:

<u>Completed Years of Service</u>	<u>Vested Percent</u>
Less than 1 year	0%
At least 1 year, but less than 2	25%
At least 2 years, but less than 3	50%
3 years or more	100%

Participants are 100% vested, regardless of years of service, when they reach normal retirement age, become totally and permanently disabled, or death occurs.

(D) PAYMENT OF BENEFITS

The Plan provides for distribution of accumulated benefits upon death, disability, or retirement of participants. Payment options include annuities, installment payments, direct rollovers and lump-sum distributions. Upon termination of service, participants are entitled to the value of their accumulated balance, subject to the vesting limitations as described above. The Plan also allows participants that qualify for financial hardship, as defined, to withdraw funds while still employed.

(E) PARTICIPANT ACCOUNTS

Each participant's account is credited with the participant's contribution, the Company's matching contributions, and an allocation of the investment earnings, based upon each participant's election, and charged with an allocation of administrative expenses paid by the Plan. The benefit to which a participant is entitled upon withdrawal from the Plan, as defined above, is the vested balance in the participant's account.

(F) INVESTMENT OPTIONS

Upon enrollment in the Plan, a participant may direct employee and employer matching contributions to various investment options offered by the Plan. Participants may change their allocations on a daily basis.

NOTE 1 – DESCRIPTION OF PLAN (CONTINUED)

(G) NOTES RECEIVABLE FROM PARTICIPANTS

Participants may borrow from their fund accounts a minimum of \$500 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance reduced by the highest outstanding loan balance under the Plan during the previous one-year period. Effective July 15, 2020 the minimum loan amount was increased to \$1,000. The loans are secured by the balance in the participant's account and bear interest at rates commensurate with market prevailing rates. Principal and interest is repaid through payroll deductions over a period of no more than five years unless the loan is used to purchase a primary residence.

(H) FORFEITED ACCOUNTS

Non-vested portions of Company matching contributions are forfeited as of the employees' termination date. Pursuant to the Plan, these accounts may be used to reduce future employer contributions or offset expenses. During the year ended December 31, 2021, no forfeitures were used to offset the Company's matching contributions. At December 31, 2021 and 2020, forfeited non-vested accounts totaled approximately \$47,000 and \$22,000, respectively.

(I) PLAN ADMINISTRATION EXPENSES

The Plan document allows for the Company to absorb a significant amount of the Plan's administrative expenses. During the year ended December 31, 2021, approximately \$2,000 in administrative expenses were incurred by the Plan. Administrative expenses paid by the Company are not reflected in the statement of changes in net assets available for benefits.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following are the significant accounting policies followed by the Plan:

(A) BASIS OF ACCOUNTING

The financial statements of the Plan are prepared on the accrual basis of accounting for defined contribution plans in accordance with accounting principles generally accepted in the United States of America ("GAAP").

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

(B) INVESTMENT VALUATION AND INCOME RECOGNITION

Investments of the Plan are reflected in the accompanying statements of net assets available for benefits at fair value. Mutual funds are valued at the net asset value of shares held by the Plan. Purchases and sales of securities are recorded on a trade date basis. Dividends and interest income are recorded by the trustee in the period earned. Net realized and unrealized appreciation or depreciation in fair value of investments consists of the change in unrealized appreciation or depreciation and the realized gain or loss on the sales of investments during the year. Acquisition costs are included in the cost of investments purchased and sales are recorded net of selling expenses. Investments are self-directed by the individual Plan participants.

(C) NOTES RECEIVABLE FROM PARTICIPANTS

Notes receivable from participants are measured at their unpaid principal balance plus any accrued unpaid interest. Interest income is recorded on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. As of December 31, 2021, no provision for credit losses has been recorded. If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan document. During the year ended December 31, 2021, approximately \$21,000 in defaulted loans were recorded as benefit payments to participants.

(D) USE OF ESTIMATES

The preparation of financial statements in accordance with GAAP requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

(E) RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

(F) PAYMENT OF BENEFITS

Benefits are recorded when paid.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

(G) RECENT ACCOUNTING PRONOUNCEMENTS

The Company evaluates new accounting pronouncements for relevance and impact on the Plan's financial statements. Management does not expect that timely adoption of new pronouncements will have a material impact on the Plan's net assets available for benefits.

(H) MANAGEMENT REVIEW OF SUBSEQUENT EVENTS

Management has evaluated subsequent events through December 12, 2022, the date when the financial statements were available to be issued.

NOTE 3 – FAIR VALUE MEASUREMENTS

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to measure the fair value of certain financial instruments could result in a different fair value at the reporting date.

Accounting guidance establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of observable inputs other than quoted prices for identical assets, and Level 3 inputs consist of unobservable inputs and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. During 2021 and 2020, Level 1 inputs were available and therefore used. No Level 2 or Level 3 inputs were used by the Plan.

Mutual Funds – The fair value of mutual funds is based on quoted net asset values of the shares held by the Plan at year-end.

The following tables set forth, by level within the fair value hierarchy, the Plan's investments at fair value:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
December 31, 2021				
Mutual Funds	\$ 6,287,358	\$ -	\$ -	\$ 6,287,358
Cash and Money Market	<u>69,358</u>	<u>-</u>	<u>-</u>	<u>69,358</u>
Total	<u>\$ 6,356,716</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 6,356,716</u>

INTERMEX WIRE TRANSFER LLC 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 3 – FAIR VALUE MEASUREMENTS (CONTINUED)

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
December 31, 2020				
Mutual Funds	\$ 4,844,016	\$ -	\$ -	\$ 4,844,016
Cash and Money Market	<u>40,415</u>	<u>-</u>	<u>-</u>	<u>40,415</u>
Total	<u>\$ 4,884,431</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 4,884,431</u>

Gains and losses (realized and unrealized) included in the statement of changes in net assets available for benefits for the year ended December 31, 2021 are reported as net appreciation in fair value of investments.

NOTE 4 – PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right to suspend or terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their accounts.

NOTE 5 – TAX STATUS

The Plan adopted a standardized plan, which obtained an Internal Revenue Service ("IRS") letter dated March 31, 2014, in which the IRS stated that the form of the Plan was acceptable under section 401 of the Internal Revenue Code ("IRC"). Effective July 15, 2020, the Plan was amended and restated under a non-standardized plan. The non-standardized Plan has obtained an IRS letter dated March 31, 2014 stating that the Plan is designed in accordance with applicable sections of the IRC. Although the Plan has been amended from that prototype since receiving the determination letter, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been made.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

INTERMEX WIRE TRANSFER LLC 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 6 – INFORMATION PREPARED AND CERTIFIED BY THE PLAN TRUSTEE

The plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Bank of America, N.A., the trustee of the Plan and qualified institution, has certified that the following information included in the accompanying financial statements and supplemental schedules is complete and accurate as of December 31, 2021 and 2020 and for the year ended December 31, 2021.

	<u>2021</u>	<u>2020</u>
Investments at fair value	<u>\$ 6,356,716</u>	<u>\$ 4,884,431</u>
Notes receivable from participants	<u>\$ 137,160</u>	<u>\$ 118,954</u>
Total investment income, net	<u>\$ 750,751</u>	
Interest income on notes receivable from participants	<u>\$ 6,704</u>	

The Plan's independent accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

NOTE 7 – RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS

BOA is the trustee as defined by the Plan, and therefore, fees paid to BOA qualify as party-in-interest transactions. All of these party-in-interest transactions are exempt from the prohibited transaction rules of ERISA. Notes receivable from participants are also considered party-in-interest transactions.

NOTE 8 – EXCESS CONTRIBUTIONS PAYABLE

Amounts payable to participants totaling approximately \$14,700 for contributions in excess of amounts allowed by the IRS were recorded as accounts payable as of December 31, 2020, with a corresponding reduction to 2020 contributions. The Plan distributed the excess contributions during 2021.

NOTE 9 – FIDELITY BONDING

The Company maintains a fidelity bond of \$500,000 for Plan fiduciaries and individuals who handle the funds of the Plan, pursuant to the requirements of ERISA.

INTERMEX WIRE TRANSFER LLC 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 10 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Schedule H of Form 5500 as of December 31:

	<u>2021</u>	<u>2020</u>
Net assets available for benefits per the financial statements	\$ 6,493,901	\$ 4,995,416
Less: Participant contributions receivable	-	(5,650)
Less: Other employer contributions receivable	-	(975)
Less: Market value adjustment	-	(1,261)
Plus: Excess contributions payable	<u>-</u>	<u>14,694</u>
Net assets available for benefits per Schedule H of Form 5500	<u>\$ 6,493,901</u>	<u>\$ 5,002,224</u>

The following is a reconciliation of net appreciation in fair value of investments per the financial statements to Schedule H of Form 5500 for the year ended December 31, 2021:

Net appreciation per the financial statements	\$ 565,737
Plus: Prior year market value adjustment	<u>1,261</u>
Other income per Schedule H of Form 5500	<u>\$ 566,998</u>

The following is a reconciliation of other income per the financial statements to Schedule H of Form 5500 for the year ended December 31, 2021:

Other income per the financial statements	\$ 13,668
Less: Adjustment for over-accrued corrective contributions	<u>(2,100)</u>
Other income per Schedule H of Form 5500	<u>\$ 11,568</u>

The following is a reconciliation of contributions received from participants per the financial statements to Schedule H of Form 5500 for the year ended December 31, 2021:

Contributions received from participants per the financial statements	\$ 825,717
Plus: Prior year participant contributions receivable	<u>5,650</u>
Contributions received from participants per Schedule H of Form 5500	<u>\$ 831,367</u>

INTERMEX WIRE TRANSFER LLC 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 10 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500 (CONTINUED)

The following is a reconciliation of employer contributions per the financial statements to Schedule H of Form 5500 for the year ended December 31, 2021:

Employer contributions per the financial statements	\$ 150,792
Plus: Prior year employer contributions receivable	<u>975</u>
Employer contributions per Schedule H of Form 5500	<u>\$ 151,767</u>

The following is a reconciliation of benefits paid to participants per the financial statements to Schedule H of Form 5500 for the year ended December 31, 2021:

Benefits paid to participants per the financial statements	\$ 705,940
Plus: Prior year excess contributions payable	14,694
Less: Adjustment for over-accrued corrective contributions	<u>(2,100)</u>
Benefits paid to participants per Schedule H of Form 5500	<u>\$ 718,534</u>

SUPPLEMENTAL SCHEDULES

INTERMEX WIRE TRANSFER LLC 401(K) PLAN

FORM 5500 SCHEDULE H, LINE 4(a) – SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

PLAN SPONSOR EIN – 01-0624790

PLAN NUMBER - 001

DECEMBER 31, 2021

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: ✓	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2019 Plan Year	\$ 84,268	\$ -	\$ -	\$ -
Total	\$ 84,268	\$ -	\$ -	\$ -

See Independent Auditor's Report

INTERMEX WIRE TRANSFER LLC 401(K) PLAN
FORM 5500 SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN SPONSOR EIN – 01-0624790
PLAN NUMBER - 001
DECEMBER 31, 2021

(a)	(b)	(c)	(d)	(e)
(*) PARTY IN INTEREST	IDENTITY OF ISSUE, BORROWER LESSOR OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, PAR OR MATURITY VALUE	(**) COST	CURRENT VALUE
	American Cntry Inftin Adj R6	Registered Investment Co.		\$ 3,441
	Allspring Special Small Cap R6	Registered Investment Co.		41,760
	BlackRock High Yield Bd Port K	Registered Investment Co.		26,368
	BlackRock Lifepath Index 2025	Registered Investment Co.		142,125
	BlackRock Lifepath Index 2030	Registered Investment Co.		1,018,904
	BlackRock Lifepath Index 2035	Registered Investment Co.		644,815
	BlackRock Lifepath Index 2040	Registered Investment Co.		581,534
	BlackRock Lifepath Index 2045	Registered Investment Co.		635,723
	BlackRock Lifepath Index 2050	Registered Investment Co.		428,604
	BlackRock Lifepath Index 2055	Registered Investment Co.		234,328
	BlackRock Lifepath Index 2060	Registered Investment Co.		49,536
	BlackRock Lifepath Index 2065	Registered Investment Co.		1,070
	BlackRock Lifepath Index Ret	Registered Investment Co.		561,930
	BNY Mellon Research Grth Fd Y	Registered Investment Co.		556,870
	Carillon Scout Mid Cap Fd R6	Registered Investment Co.		87
	ClearBridge Small Cap Grth IS	Registered Investment Co.		58,668
	Cohen & Steers Global Shrs Z	Registered Investment Co.		142,808
	Delaware Small Cap Core R6	Registered Investment Co.		2,552
	Fidelity 500 Index Fund	Registered Investment Co.		550,411
	Fidelity Mid Cap Index	Registered Investment Co.		290,100
	Fidelity Small Cap Index	Registered Investment Co.		25,979
	Fidelity Total Intl Index Fund	Registered Investment Co.		34,519
	Fidelity US Bond Index Fund	Registered Investment Co.		128,374
	Hartford Core Equity Fund R6	Registered Investment Co.		347
	Hartford Schroders Emerging	Registered Investment Co.		8,840
	Hartford Schroders Intl SDR	Registered Investment Co.		1,543
	John Hancock Disciplined R6	Registered Investment Co.		80,634
	Loomis Sayles Global Bond N	Registered Investment Co.		35,488
				<u>6,287,358</u>
	Vanguard Federal Money Mkt	Interest Bearing Cash		<u>69,358</u>
	Total investments			6,356,716
*	Participant loans	Interest at 4.25% - 6.50% maturing through 2026		<u>137,160</u>
	Total			<u>\$ 6,493,876</u>

* Denotes party-in-interest.

** Funds are participant-directed and, therefore, cost information is omitted.

See Independent Auditor's Report.

Attachment to 2021 Form 5500
Schedule H, line 4i - Schedule of Assets (Held At End of Year)

Plan Name: Intermex Wire Transfer LLC 401(k) Plan
Plan Sponsor's Name: Intermex Wire Transfer, LLC

EIN:01-0624790
PN:001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current Value
	ACCRUED INCOME	ACCRUED INCOME	0	0
	LOAN FUND	LOANS	137,160	137,160
	VANGUARD FEDERAL MONEY MKT INV	MONEY MARKET	69,358	69,358
	ALLSPRING SPECIAL SMALL CAP R6	MUTUAL FUNDS	42,735	41,760
	AMERICAN CNTRY INFLTIN ADJ R6	MUTUAL FUNDS	3,386	3,441
	BLACKROCK HIGH YIELD BD PORT K	MUTUAL FUNDS	26,376	26,368
	BLACKROCK LIFEPATH INDX 2025 K	MUTUAL FUNDS	143,299	142,125
	BLACKROCK LIFEPATH INDX 2030 K	MUTUAL FUNDS	1,025,129	1,018,904
	BLACKROCK LIFEPATH INDX 2035 K	MUTUAL FUNDS	645,075	644,815
	BLACKROCK LIFEPATH INDX 2040 K	MUTUAL FUNDS	580,459	581,534
	BLACKROCK LIFEPATH INDX 2045 K	MUTUAL FUNDS	632,465	635,723
	BLACKROCK LIFEPATH INDX 2050 K	MUTUAL FUNDS	425,582	428,604
	BLACKROCK LIFEPATH INDX 2055 K	MUTUAL FUNDS	232,348	234,328
	BLACKROCK LIFEPATH INDX 2060 K	MUTUAL FUNDS	49,113	49,536
	BLACKROCK LIFEPATH INDX 2065 K	MUTUAL FUNDS	1,060	1,070
	BLACKROCK LIFEPATH INDX RET K	MUTUAL FUNDS	570,061	561,930
	BNY MELLON RESEARCH GRTH FD Y	MUTUAL FUNDS	491,645	556,870
	CARILLON SCOUT MID CAP FD R6	MUTUAL FUNDS	91	87
	CLEARBRIDGE SMALL CAP GRTH IS	MUTUAL FUNDS	51,696	58,668

Attachment to 2021 Form 5500
Schedule H, line 4i - Schedule of Assets (Held At End of Year)

Plan Name: Intermex Wire Transfer LLC 401(k) Plan
Plan Sponsor's Name: Intermex Wire Transfer, LLC

EIN:01-0624790
PN:001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current Value
	COHEN & STEERS GLOBAL SHRS Z	MUTUAL FUNDS	108,281	142,808
	DELAWARE SMALL CAP CORE R6	MUTUAL FUNDS	2,626	2,552
	FIDELITY 500 INDEX FUND	MUTUAL FUNDS	524,603	550,411
	FIDELITY MID CAP INDEX	MUTUAL FUNDS	293,313	290,100
	FIDELITY SMALL CAP INDEX FUND	MUTUAL FUNDS	27,352	25,979
	FIDELITY TOTAL INTL INDX FD	MUTUAL FUNDS	35,746	34,519
	FIDELITY US BOND INDEX FUND	MUTUAL FUNDS	130,915	128,374
	HARTFORD CORE EQUITY FUND R6	MUTUAL FUNDS	344	347
	HARTFORD SCHRODERS EMRG	MUTUAL FUNDS	8,254	8,840
	HARTFORD SCHRODERS INTL SDR	MUTUAL FUNDS	1,568	1,543
	JOHN HANCOCK DISCIPLINED R6	MUTUAL FUNDS	74,619	80,634
	LOOMIS SAYLES GLBL BOND CL N	MUTUAL FUNDS	37,987	35,488
	PENDING SETTLEMENT FUND	PENDING SETTLEMENT FUNDS	25	25
	UNINVESTED CASH	UNINVESTED CASH	0	0

INTERMEX WIRE TRANSFER LLC 401(K) PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020



INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of
Intermex Wire Transfer LLC 401(k) Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We have performed an audit of the accompanying financial statements of Intermex Wire Transfer LLC 401(k) Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section—

- the amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of Intermex Wire Transfer LLC 401(k) Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Intermex Wire Transfer LLC 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current Plan instrument, including all Plan amendments; administering the Plan; and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Intermex Wire Transfer LLC 401(k) Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Intermex Wire Transfer LLC 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter - Supplemental Schedules Required by ERISA

The supplemental Schedule H, Line 4(a) – Delinquent Participant Contributions and Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion—

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Other Matter – Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of Intermex Wire Transfer LLC 401(k) Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualifying institution. In our report dated December 2, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

PAAST, P.L.

Coral Gables, Florida
December 12, 2022

INTERMEX WIRE TRANSFER LLC 401(K) PLAN
FINANCIAL STATEMENTS
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FINANCIAL STATEMENTS

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INTERMEX WIRE TRANSFER LLC 401(K) PLAN
 STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
 DECEMBER 31,

	<u>2021</u>	<u>2020</u>
ASSETS		
Investments, at fair value (Notes 3 and 6):		
Mutual funds	\$ 6,287,358	\$ 4,844,016
Cash and money market funds	<u>69,358</u>	<u>40,415</u>
Total investments	<u>6,356,716</u>	<u>4,884,431</u>
Receivables:		
Participant	-	5,650
Employer	-	975
Notes receivable from participants	<u>137,160</u>	<u>118,954</u>
Total receivables	<u>137,160</u>	<u>125,579</u>
Cash	<u>25</u>	<u>100</u>
TOTAL ASSETS	<u>6,493,901</u>	<u>5,010,110</u>
LIABILITIES		
Excess contributions payable	<u>-</u>	<u>14,694</u>
TOTAL LIABILITIES	<u>-</u>	<u>14,694</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 6,493,901</u>	<u>\$ 4,995,416</u>

The accompanying notes are an integral part of these financial statements.

INTERMEX WIRE TRANSFER LLC 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2021

ADDITIONS:

Additions to net assets attributed to:

Investment income, net (Notes 3 and 6):

Net appreciation in fair value of investments	\$ 565,737
Interest and dividend income	<u>185,014</u>

Total investment income, net	<u>750,751</u>
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Interest income on notes receivable from participants	<u>6,704</u>
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Other income	<u>13,668</u>
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Contributions:

Participant	825,717
Employer	150,792
Rollover	<u>458,444</u>

Total contributions	<u>1,434,953</u>
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TOTAL ADDITIONS	<u>2,206,076</u>
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DEDUCTIONS:

Deductions from net assets attributed to:

Benefits paid to participants	705,940
Administrative fees	<u>1,651</u>

TOTAL DEDUCTIONS	<u>707,591</u>
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NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	1,498,485
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NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of year	<u>4,995,416</u>
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End of year	<u>\$ 6,493,901</u>
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The accompanying notes are an integral part of these financial statements.

NOTE 1 – DESCRIPTION OF PLAN

The following description of the Intermex Wire Transfer LLC 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

(A) GENERAL

The Plan was established on January 1, 2007, by Intermex Wire Transfer, LLC (the "Company") under the provisions of Section 401(a) of the Internal Revenue Code (the "Code"), as amended, which includes qualified cash or deferred arrangements as described in Section 401(k) of the Code, for the benefit of eligible employees of the Company. The Plan also covers the employees of affiliated employers, as defined. The Plan is subject to and conforms with the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

The Company serves as the plan administrator. Fidelity Management Trust Company served as the Plan's record-keeper and trustee ("Fidelity") as of and for the year ended December 31, 2019 and for the period from January 1, 2020 to July 14, 2020. On July 14, 2020, all assets of the Plan were transferred to a new trustee, Bank of America, N.A. ("BOA"). The Plan was restated effective July 15, 2020.

Employees are eligible to participate in the Plan after attaining the age of 18 and completing of six months of eligible service, as defined. Prior to the restatement, eligible employees were allowed to make elective deferrals on the first day of the month following completion of eligibility requirements. Effective July 15, 2020, eligible employees can participate in the Plan immediately after meeting the eligibility requirements.

(B) CONTRIBUTIONS

Eligible employees can contribute up to the maximum percentage allowable of their compensation, as defined, subject to certain limitations under the Code and the Plan. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. The Company matches 50% of the first 3% of a participant's eligible compensation. The Company's matching contributions were approximately \$151,000 for the year ended December 31, 2021. The total maximum allowable contribution per participant to the Plan directly from the participant was \$19,500 for 2021, not including catch-up contributions of \$6,500 allowed for participants over the age of 50.

In order to satisfy the nondiscrimination rules of Section 401(k) of the Code, contributions are limited to the extent necessary to reduce the actual deferral percentage of the highly compensated group, as defined by the Code.

NOTE 1 – DESCRIPTION OF PLAN (CONTINUED)

(C) VESTING

Participants are immediately vested in their elective deferral plus actual earnings thereon. Vesting in the Company's discretionary contributions plus actual earnings thereon is based on years of continuous service with the Company as follows:

<u>Completed Years of Service</u>	<u>Vested Percent</u>
Less than 1 year	0%
At least 1 year, but less than 2	25%
At least 2 years, but less than 3	50%
3 years or more	100%

Participants are 100% vested, regardless of years of service, when they reach normal retirement age, become totally and permanently disabled, or death occurs.

(D) PAYMENT OF BENEFITS

The Plan provides for distribution of accumulated benefits upon death, disability, or retirement of participants. Payment options include annuities, installment payments, direct rollovers and lump-sum distributions. Upon termination of service, participants are entitled to the value of their accumulated balance, subject to the vesting limitations as described above. The Plan also allows participants that qualify for financial hardship, as defined, to withdraw funds while still employed.

(E) PARTICIPANT ACCOUNTS

Each participant's account is credited with the participant's contribution, the Company's matching contributions, and an allocation of the investment earnings, based upon each participant's election, and charged with an allocation of administrative expenses paid by the Plan. The benefit to which a participant is entitled upon withdrawal from the Plan, as defined above, is the vested balance in the participant's account.

(F) INVESTMENT OPTIONS

Upon enrollment in the Plan, a participant may direct employee and employer matching contributions to various investment options offered by the Plan. Participants may change their allocations on a daily basis.

NOTE 1 – DESCRIPTION OF PLAN (CONTINUED)

(G) NOTES RECEIVABLE FROM PARTICIPANTS

Participants may borrow from their fund accounts a minimum of \$500 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance reduced by the highest outstanding loan balance under the Plan during the previous one-year period. Effective July 15, 2020 the minimum loan amount was increased to \$1,000. The loans are secured by the balance in the participant's account and bear interest at rates commensurate with market prevailing rates. Principal and interest is repaid through payroll deductions over a period of no more than five years unless the loan is used to purchase a primary residence.

(H) FORFEITED ACCOUNTS

Non-vested portions of Company matching contributions are forfeited as of the employees' termination date. Pursuant to the Plan, these accounts may be used to reduce future employer contributions or offset expenses. During the year ended December 31, 2021, no forfeitures were used to offset the Company's matching contributions. At December 31, 2021 and 2020, forfeited non-vested accounts totaled approximately \$47,000 and \$22,000, respectively.

(I) PLAN ADMINISTRATION EXPENSES

The Plan document allows for the Company to absorb a significant amount of the Plan's administrative expenses. During the year ended December 31, 2021, approximately \$2,000 in administrative expenses were incurred by the Plan. Administrative expenses paid by the Company are not reflected in the statement of changes in net assets available for benefits.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following are the significant accounting policies followed by the Plan:

(A) BASIS OF ACCOUNTING

The financial statements of the Plan are prepared on the accrual basis of accounting for defined contribution plans in accordance with accounting principles generally accepted in the United States of America ("GAAP").

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

(B) INVESTMENT VALUATION AND INCOME RECOGNITION

Investments of the Plan are reflected in the accompanying statements of net assets available for benefits at fair value. Mutual funds are valued at the net asset value of shares held by the Plan. Purchases and sales of securities are recorded on a trade date basis. Dividends and interest income are recorded by the trustee in the period earned. Net realized and unrealized appreciation or depreciation in fair value of investments consists of the change in unrealized appreciation or depreciation and the realized gain or loss on the sales of investments during the year. Acquisition costs are included in the cost of investments purchased and sales are recorded net of selling expenses. Investments are self-directed by the individual Plan participants.

(C) NOTES RECEIVABLE FROM PARTICIPANTS

Notes receivable from participants are measured at their unpaid principal balance plus any accrued unpaid interest. Interest income is recorded on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. As of December 31, 2021, no provision for credit losses has been recorded. If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan document. During the year ended December 31, 2021, approximately \$21,000 in defaulted loans were recorded as benefit payments to participants.

(D) USE OF ESTIMATES

The preparation of financial statements in accordance with GAAP requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

(E) RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

(F) PAYMENT OF BENEFITS

Benefits are recorded when paid.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

(G) RECENT ACCOUNTING PRONOUNCEMENTS

The Company evaluates new accounting pronouncements for relevance and impact on the Plan's financial statements. Management does not expect that timely adoption of new pronouncements will have a material impact on the Plan's net assets available for benefits.

(H) MANAGEMENT REVIEW OF SUBSEQUENT EVENTS

Management has evaluated subsequent events through December 12, 2022, the date when the financial statements were available to be issued.

NOTE 3 – FAIR VALUE MEASUREMENTS

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to measure the fair value of certain financial instruments could result in a different fair value at the reporting date.

Accounting guidance establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of observable inputs other than quoted prices for identical assets, and Level 3 inputs consist of unobservable inputs and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. During 2021 and 2020, Level 1 inputs were available and therefore used. No Level 2 or Level 3 inputs were used by the Plan.

Mutual Funds – The fair value of mutual funds is based on quoted net asset values of the shares held by the Plan at year-end.

The following tables set forth, by level within the fair value hierarchy, the Plan's investments at fair value:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
December 31, 2021				
Mutual Funds	\$ 6,287,358	\$ -	\$ -	\$ 6,287,358
Cash and Money Market	<u>69,358</u>	<u>-</u>	<u>-</u>	<u>69,358</u>
Total	<u>\$ 6,356,716</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 6,356,716</u>

INTERMEX WIRE TRANSFER LLC 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 3 – FAIR VALUE MEASUREMENTS (CONTINUED)

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
December 31, 2020				
Mutual Funds	\$ 4,844,016	\$ -	\$ -	\$ 4,844,016
Cash and Money Market	<u>40,415</u>	<u>-</u>	<u>-</u>	<u>40,415</u>
Total	<u>\$ 4,884,431</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 4,884,431</u>

Gains and losses (realized and unrealized) included in the statement of changes in net assets available for benefits for the year ended December 31, 2021 are reported as net appreciation in fair value of investments.

NOTE 4 – PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right to suspend or terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their accounts.

NOTE 5 – TAX STATUS

The Plan adopted a standardized plan, which obtained an Internal Revenue Service ("IRS") letter dated March 31, 2014, in which the IRS stated that the form of the Plan was acceptable under section 401 of the Internal Revenue Code ("IRC"). Effective July 15, 2020, the Plan was amended and restated under a non-standardized plan. The non-standardized Plan has obtained an IRS letter dated March 31, 2014 stating that the Plan is designed in accordance with applicable sections of the IRC. Although the Plan has been amended from that prototype since receiving the determination letter, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been made.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

INTERMEX WIRE TRANSFER LLC 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 6 – INFORMATION PREPARED AND CERTIFIED BY THE PLAN TRUSTEE

The plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Bank of America, N.A., the trustee of the Plan and qualified institution, has certified that the following information included in the accompanying financial statements and supplemental schedules is complete and accurate as of December 31, 2021 and 2020 and for the year ended December 31, 2021.

	<u>2021</u>	<u>2020</u>
Investments at fair value	<u>\$ 6,356,716</u>	<u>\$ 4,884,431</u>
Notes receivable from participants	<u>\$ 137,160</u>	<u>\$ 118,954</u>
Total investment income, net	<u>\$ 750,751</u>	
Interest income on notes receivable from participants	<u>\$ 6,704</u>	

The Plan's independent accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

NOTE 7 – RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS

BOA is the trustee as defined by the Plan, and therefore, fees paid to BOA qualify as party-in-interest transactions. All of these party-in-interest transactions are exempt from the prohibited transaction rules of ERISA. Notes receivable from participants are also considered party-in-interest transactions.

NOTE 8 – EXCESS CONTRIBUTIONS PAYABLE

Amounts payable to participants totaling approximately \$14,700 for contributions in excess of amounts allowed by the IRS were recorded as accounts payable as of December 31, 2020, with a corresponding reduction to 2020 contributions. The Plan distributed the excess contributions during 2021.

NOTE 9 – FIDELITY BONDING

The Company maintains a fidelity bond of \$500,000 for Plan fiduciaries and individuals who handle the funds of the Plan, pursuant to the requirements of ERISA.

INTERMEX WIRE TRANSFER LLC 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 10 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Schedule H of Form 5500 as of December 31:

	<u>2021</u>	<u>2020</u>
Net assets available for benefits per the financial statements	\$ 6,493,901	\$ 4,995,416
Less: Participant contributions receivable	-	(5,650)
Less: Other employer contributions receivable	-	(975)
Less: Market value adjustment	-	(1,261)
Plus: Excess contributions payable	<u>-</u>	<u>14,694</u>
Net assets available for benefits per Schedule H of Form 5500	<u>\$ 6,493,901</u>	<u>\$ 5,002,224</u>

The following is a reconciliation of net appreciation in fair value of investments per the financial statements to Schedule H of Form 5500 for the year ended December 31, 2021:

Net appreciation per the financial statements	\$ 565,737
Plus: Prior year market value adjustment	<u>1,261</u>
Other income per Schedule H of Form 5500	<u>\$ 566,998</u>

The following is a reconciliation of other income per the financial statements to Schedule H of Form 5500 for the year ended December 31, 2021:

Other income per the financial statements	\$ 13,668
Less: Adjustment for over-accrued corrective contributions	<u>(2,100)</u>
Other income per Schedule H of Form 5500	<u>\$ 11,568</u>

The following is a reconciliation of contributions received from participants per the financial statements to Schedule H of Form 5500 for the year ended December 31, 2021:

Contributions received from participants per the financial statements	\$ 825,717
Plus: Prior year participant contributions receivable	<u>5,650</u>
Contributions received from participants per Schedule H of Form 5500	<u>\$ 831,367</u>

INTERMEX WIRE TRANSFER LLC 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 10 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500 (CONTINUED)

The following is a reconciliation of employer contributions per the financial statements to Schedule H of Form 5500 for the year ended December 31, 2021:

Employer contributions per the financial statements	\$ 150,792
Plus: Prior year employer contributions receivable	<u>975</u>
Employer contributions per Schedule H of Form 5500	<u>\$ 151,767</u>

The following is a reconciliation of benefits paid to participants per the financial statements to Schedule H of Form 5500 for the year ended December 31, 2021:

Benefits paid to participants per the financial statements	\$ 705,940
Plus: Prior year excess contributions payable	14,694
Less: Adjustment for over-accrued corrective contributions	<u>(2,100)</u>
Benefits paid to participants per Schedule H of Form 5500	<u>\$ 718,534</u>

SUPPLEMENTAL SCHEDULES

INTERMEX WIRE TRANSFER LLC 401(K) PLAN
 FORM 5500 SCHEDULE H, LINE 4(a) – SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
 PLAN SPONSOR EIN – 01-0624790
 PLAN NUMBER - 001
 DECEMBER 31, 2021

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: ✓	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2019 Plan Year	\$ 84,268	\$ -	\$ -	\$ -
Total	\$ 84,268	\$ -	\$ -	\$ -

See Independent Auditor's Report

INTERMEX WIRE TRANSFER LLC 401(K) PLAN
FORM 5500 SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN SPONSOR EIN – 01-0624790
PLAN NUMBER - 001
DECEMBER 31, 2021

(a)	(b)	(c)	(d)	(e)
(*) PARTY IN INTEREST	IDENTITY OF ISSUE, BORROWER LESSOR OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, PAR OR MATURITY VALUE	(**) COST	CURRENT VALUE
	American Cntry Inftin Adj R6	Registered Investment Co.		\$ 3,441
	Allspring Special Small Cap R6	Registered Investment Co.		41,760
	BlackRock High Yield Bd Port K	Registered Investment Co.		26,368
	BlackRock Lifepath Index 2025	Registered Investment Co.		142,125
	BlackRock Lifepath Index 2030	Registered Investment Co.		1,018,904
	BlackRock Lifepath Index 2035	Registered Investment Co.		644,815
	BlackRock Lifepath Index 2040	Registered Investment Co.		581,534
	BlackRock Lifepath Index 2045	Registered Investment Co.		635,723
	BlackRock Lifepath Index 2050	Registered Investment Co.		428,604
	BlackRock Lifepath Index 2055	Registered Investment Co.		234,328
	BlackRock Lifepath Index 2060	Registered Investment Co.		49,536
	BlackRock Lifepath Index 2065	Registered Investment Co.		1,070
	BlackRock Lifepath Index Ret	Registered Investment Co.		561,930
	BNY Mellon Research Grth Fd Y	Registered Investment Co.		556,870
	Carillon Scout Mid Cap Fd R6	Registered Investment Co.		87
	ClearBridge Small Cap Grth IS	Registered Investment Co.		58,668
	Cohen & Steers Global Shrs Z	Registered Investment Co.		142,808
	Delaware Small Cap Core R6	Registered Investment Co.		2,552
	Fidelity 500 Index Fund	Registered Investment Co.		550,411
	Fidelity Mid Cap Index	Registered Investment Co.		290,100
	Fidelity Small Cap Index	Registered Investment Co.		25,979
	Fidelity Total Intl Index Fund	Registered Investment Co.		34,519
	Fidelity US Bond Index Fund	Registered Investment Co.		128,374
	Hartford Core Equity Fund R6	Registered Investment Co.		347
	Hartford Schroders Emerging	Registered Investment Co.		8,840
	Hartford Schroders Intl SDR	Registered Investment Co.		1,543
	John Hancock Disciplined R6	Registered Investment Co.		80,634
	Loomis Sayles Global Bond N	Registered Investment Co.		35,488
				<u>6,287,358</u>
	Vanguard Federal Money Mkt	Interest Bearing Cash		<u>69,358</u>
	Total investments			6,356,716
*	Participant loans	Interest at 4.25% - 6.50% maturing through 2026		<u>137,160</u>
	Total			<u>\$ 6,493,876</u>

* Denotes party-in-interest.

** Funds are participant-directed and, therefore, cost information is omitted.

See Independent Auditor's Report.