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FOR IMMEDIATE RELEASE

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MEMO Financial Services, Inc. Announces New Chief Financial Officer
Beatriz Gil joins MEMO Financial Services, Inc.

Camp Hill, PA: MEMO Financial Services, Inc. (MEMO), a leading money services business, recently hired Beatriz Gil as Chief Financial Officer located in the company headquarters in Camp Hill, Pennsylvania.

As CFO, she is responsible for managing all financial, accounting, cash management, investments, payroll, human resources and corporate reporting relationships for the business and its' corporate subsidiaries. She was also appointed as the Secretary and Treasurer of the MEMO Board of Directors.

Beatriz oversees the Finance Division that includes the Accounting, Credit and Collections and Human Resources/Payroll department, as well as, managing MEMO's relationship with lending institutions and external auditors. She reports to President/CEO Tanya Butler.

Beatriz has many years of domestic and international experience in financial management, accounting, human resources, tax preparation, business consulting, strategic planning and project management. She has spent the last year in Austin, Texas as the CFO overseeing the financial division at Transaction Processing Partners of Texas/E-Payments Network, one of our sister affiliated businesses.

Beatriz has significant experience in the operational risk management industry, where she worked for 12 years at CheckFree Corporation, a leader in E-Commerce Solutions and Operational Risk Management software across the financial industry. At CheckFree, she traveled domestically and internationally and performed a key role in designing and implementing reconciliation strategy for one of the world's largest banks and one of the largest government sponsored enterprises for home mortgages. She also played an integral role in the successful sale of CheckFree's ORM solutions by supporting the sales team in the acquisition of new business

and ongoing development of existing client relationships. She also worked for On-Site Accounting, Inc., where she was responsible for fraud investigations, forensic accounting, I-9 audit services, corporate and individual tax preparation services, and corporate CFO services. Beatriz also has experience on Wall Street, where she was employed as a Senior Business Analyst and a Senior Financial Control Analyst at Morgan Stanley, Inc., in New York, NY. Additionally, she was a Senior Analyst at Salomon Brothers Holding in Tampa, Florida.

Beatriz earned a Bachelor of Science in Accounting and Finance from the University of South Florida. She also is a certified fraud examiner.

Beatriz is a native of Tampa, Florida and currently resides in Camp Hill, Pennsylvania.

About MEMO Financial Services, Inc.

MEMO is a leading money services business, offering money orders, walk-in bill payment services, customized money order processing, equipment sales maintenance and AML training services. MEMO agents include supermarkets, convenience stores, check cashers, pharmacies and other retail establishments. MEMO is a subsidiary of Catalina Acquisitions, LLC. For more information on MEMO, visit www.memoco.com.

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