CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE SECOND QUARTER 2018 EARNINGS CONFERENCE CALL ON TUESDAY, JULY 31, 2018
QUARTER ENDED JUNE 30, 2018

Reconciliation to Adjusted EBITDA	THREE MONTHS ENDED JUN 30	
	2018	**2017**
Revenues	**$655,730**	**$677,635**
Reported (Loss) Earnings Before Income Taxes	**$33,036**	**$(873)**
Add back:		
Interest Expense, net	10,604	11,104
Depreciation, amortization and write-down of intangibles	17,428	18,708
Adjusted EBITDA	**$61,068**	**$28,939**
EBITDA Margin	***9.3%***	***4.3%***

CONSOLIDATED

- Consolidated Total Revenues were $655.7 million, down 3.2 percent versus prior year primarily due to closures of certain Core U.S and Acceptance NOW locations, offset by a consolidated same stores increase of 3.7 percent
- All operating segments had positive same store sales, and all segments improved sequentially throughout the quarter.
- Adjusted EBITDA was $61.1 million, and EBITDA margin was up 500 basis points versus prior year
- Net diluted profit per share on a GAAP basis was $0.25 cents, and net diluted profit per share excluding special items was $0.47 cents

CORE U.S.

- Total revenues were down 0.3% primarily driven by store closures partially offset by a same store sales increase of 3.5 percent
- 6th consecutive quarter of sequential same store sales improvement and a 320 basis point improvement versus the first quarter of this year
- Strong portfolio performance continues, and we generated positive customer growth in the second quarter for the first time in over 13 years
- Store labor expense was down $5.8 million and other store expenses were down $6.8 million driven by lower store count
- Skip stolen losses in the core were 3.1% of revenue, which was 70 basis points worse to last year
- Adjusted EBITDA in the core segment was $61.1 million and EBITDA margin was 13.4 percent, which was up 470 basis points versus last year and 510 basis points sequentially

- Rental Merchandise On-Rent in the Core business was up versus last year & Held for Rent or idle inventory was down approximately $46 million primarily due to working capital initiatives.

ACCEPTANCE NOW

- Total revenues decreased by 12.0 percent primarily due to store closures of the Company's Conn's and HHGregg locations partially offset by a same store sales increase of 3.7 percent
- Labor was down $9.8 million and other store expenses were down $13.0 million versus last year primarily due to a lower store count.
- Skip-stolen losses were 7.7 percent of revenue, which was 170 basis points better than last year and 120 basis points better sequentially
- Adjusted EBITDA was $29.7 million, and EBITDA margin was 16.6 percent, which was up 400 basis points versus last year and up 630 basis points sequentially

CORPORATE

- Corporate operating expenses increased $5.1 million compared to prior year primarily due to the realization of cost savings. Excluding the impact of bonus and stock options, operating expenses decreased $7.1 million compared to prior year

DEBT/LEVERAGE

- During the first half of 2018, the Company generated $142.9 million of cash from operations, and reduced debt by $98.2 million
- Total debt was $584 million with $116.8 million in cash
- The fixed charge coverage ratio for the second quarter was 1.15, which met the requirement of at least 1.1, and eliminated the $50 million reserve requirement this quarter.
- Total available capacity on our $350 million dollar revolver at the end of Q2 was approximately $245 million taking into account our committed letters of credit
- Total liquidity, including the $117 million of cash on hand at the end of the quarter, was over $360 million

This information contains forward-looking statements that involve risks and uncertainties. Such forward-looking statements generally can be identified by the use of forward-looking terminology such as "may," "will," "expect," "intend," "could," "estimate," "should," "anticipate," "believe," or "confident," or the negative thereof or variations thereon or similar terminology. The Company believes that the expectations reflected in such forward-looking statements are accurate. However, there can be no assurance that such expectations will occur. The Company's actual future performance could differ materially from such statements. Factors that could cause or contribute to such differences include, but are not limited to: the general strength of the economy and other economic conditions affecting consumer preferences and spending; factors affecting the disposable income available to the Company's current and potential customers; changes in the unemployment rate; the occurrence of any event, change or other circumstances that could give rise to the termination of the Vintage Merger Agreement with Vintage; the inability to complete the transaction due to the failure to obtain stockholder approval for the Vintage Merger *or the failure to satisfy other conditions to completion of the Vintage Merger, including that a governmental entity may prohibit, delay or refuse to grant approval for the consummation of the transaction; risks regarding the failure of Vintage to obtain the necessary debt and/or equity financing to complete the Vintage Merger; risks relating to operations of the business and the Company's financial results if the Vintage Merger Agreement is terminated; risks related to disruption of management's attention from the Company's ongoing business operations due to the pending merger transaction; the effect of the announcement, pendency or consummation of the Vintage Merger on the Company's relationships with third parties, including its employees, franchisees, customers, suppliers, business partners and vendors, which make it more difficult to maintain business and operations relationships, and negatively impact the operating results of the four core business segments and business generally; the risk that certain approvals or consents will not be received in a timely manner or that the Vintage Merger will not be consummated in a timely manner; capital market conditions, including availability of funding sources for the Company and Vintage; changes in the Company's credit ratings; the risk of stockholder litigation in connection with the proposed merger transaction, and the impact of any adverse legal judgments, fines, penalties, injunctions or settlements thereof; difficulties encountered in improving the financial and operational performance of the Company's business segments; the Company's ability to refinance its revolving credit facility expiring in early 2019 on favorable terms, if at all; risks associated with pricing changes and strategies being deployed in the Company's businesses; the Company's ability to realize any benefits from its initiatives regarding cost-savings and other EBITDA enhancements, efficiencies and working capital improvements; the Company's chief executive officer transition, including the Company's ability to continue to effectively operate and execute its strategies; the Company's ability to execute its franchise strategy; failure to manage the Company's store labor and other store expenses; the Company's ability to successfully execute its announced strategic initiatives; disruptions caused by the operation of the Company's store information management system; the Company's transition to more-readily scalable, "cloud-based" solutions; the Company's ability to develop and successfully implement digital or E-commerce capabilities, including mobile applications; disruptions in the Company's supply chain; limitations of, or disruptions in, the Company's distribution network, and the impact, effects and results of the changes we have made and are making to our distribution methods; rapid inflation or deflation in the prices of the Company's products; the Company's ability to execute and the effectiveness of a store consolidation, including the Company's ability to retain the revenue from customer accounts merged into another store location as a result of a store consolidation; the Company's available cash flow; the Company's ability to identify and successfully market products and services that appeal to its customer demographic; consumer preferences and perceptions of the Company's brand; the Company's ability to retain the revenue associated with acquired customer accounts and enhance the performance of acquired stores; the Company's ability to enter into new and collect on its rental or lease purchase agreements; the passage of legislation adversely affecting the Rent-to-Own industry; the Company's compliance with applicable statutes or regulations governing its transactions; changes in interest rates; adverse changes in the economic conditions of the industries, countries or markets that the Company serves; information technology and data security costs; the impact of any breaches in data security or other disturbances to the Company's information technology and other networks and the Company's ability to protect the integrity and security of individually identifiable data of its customers and employees; changes in estimates relating to self-insurance liabilities and income tax and litigation reserves; changes in the Company's effective tax rate; fluctuations in foreign currency exchange rates; the Company's ability to maintain an effective system of internal controls; the resolution of the Company's litigation; and the other risks detailed from time to time in the Company's SEC reports, including but not limited to, its Annual Report on Form 10-K for* *the year ended December 31, 2017, and its Quarterly Report on Form 10-Q for the quarter ended March 31, 2018. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this press release. Except as required by law, the Company is not obligated to publicly release any revisions to these forward-looking statements to reflect the events or circumstances after the date hereof or to reflect the occurrence of unanticipated events.*