CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE THIRD QUARTER 2014 EARNINGS CONFERENCE CALL ON TUESDAY, FEBRUARY 3, 2015
QUARTER ENDED DECEMBER 31, 2014 (Recurring and comparable basis)

Reconciliation to Adjusted EBITDA	THREE MONTHS ENDED DECEMBER 31, 2014	2013
Revenues	**$796,534**	**$766,175**
Reported Earnings Before Income Taxes	**$35,295**	**$23,970**
Add back:		
Vendor settlement charge	236	0
Other charges	336	0
Revenue adjustment	590	0
Interest Expense, net	12,399	10,699
Depreciation, amortization and write-down of intangibles	26,967	28,632
Adjusted EBITDA	**$75,823**	**$63,301**
EBITDA Margin	***9.5%***	***8.3%***

CORE U.S.

- Continue to believe smartphones will be 10% of our Core U.S. revenue at maturity.
- Q4'14 Core rent-to-own customer skips and stolens came in at 3.5%, a 80 basis point higher than the same period last year almost completely driven by smartphones.

ACCEPTANCE NOW

- While overall skip/stolen were up 170 basis points in Q4 year over year, losses were trending better.
  - December was the best month of the quarter with a 100 basis point increase over the prior year.
  - January has come in approximately 100 basis points above the prior year.
- Have deployed our iPad-based selling tool to over 650 of our existing manned locations
- Expect to begin rollout of the virtual kiosk in the second half of 2015, with a plan to open 1,150 new virtual locations in the later half of the year

REVENUE RECOGNITION POLICIES

- Lowered Q4'14 pre-tax earnings by approximately $3 million
  - Lowered Total Revenues by approximately $8 million
  - Lowered Cost of Revenues approximately $7 million
  - Increased Other Store Expenses by approximately $2 million

LABOR FLEXIBILITY

- Believe there is $20 million to $25 million of annual overtime labor savings from employing a more efficient labor model in our brick & mortar stores.

SOURCING & DISTRIBUTION

- Recognized $10M+ in cash savings in 2014
- Expect to see an uptick in working capital in 2015 of approximately $25 million.

GROSS PROFIT

- Fell 210 basis points to 68.4%.

GROSS MARGINS

- Down 440 basis points in the quarter as compared to a year ago, primarily driven by the expansion of the 90 day ownership option offerings to now about 60% of our Acceptance Now locations.

EXPENSES

- Store Labor decreased by $15.4 million to 28.1% of Store Revenues, an improvement of 300 basis points versus last year
- Other Store Expenses were up $12.7 million, 60 basis points worse than a year ago.

INVENTORY

- Excluding smartphones, held for rent inventory was at 26.8% in the Core, 30 basis points better than last year.

SAME STORE SALES

- Consolidated
  - Represents a sequential improvement of 310 basis points versus the year over year change seen last quarter.
- Total US
  - Up 4.4% versus a year ago, represent a sequential improvement of 300 basis points when compared to the third quarter.
- Core
  - Represent an sequential improvement versus the previous quarter of 250 basis points in Q4 versus Q3
  - Improvement of 870 basis points based on two-year comp sales

DEBT

- Q4'14 Consolidated Leverage Ratio – 3.56x, below our covenant requirement of 4.5x

20,000+ co-workers

The information above 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," or "believe," 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; economic pressures, such as high fuel costs, affecting the disposable income available to the Company's current and potential customers; changes in the unemployment rate; difficulties encountered in improving the financial performance of the Core U.S. segment; the Company’s ability to develop and successfully execute the competencies and capabilities which are the focus of the Company’s multi-year program designed to transform and modernize the Company’s operations; costs associated with the Company's multi-year program designed to transform and modernize the Company’s operations; the Company’s ability to successfully market smartphones and related services to its customers; the Company's ability to develop and successfully implement digital electronic commerce capabilities; the Company's ability to retain the revenue from customer accounts merged into another store location as a result of the store consolidation plan; the Company's ability to execute and the effectiveness of the store consolidation; rapid inflation or deflation in prices of the Company's products; 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; uncertainties regarding the ability to open new locations; the Company's ability to acquire additional stores or customer accounts on favorable terms; the Company's ability to control costs and increase profitability; the Company's ability to enhance the performance of acquired stores; the Company's ability to retain the revenue associated with acquired customer accounts; 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 Company's ability to protect the integrity and security of individually identifiable data of its customers and employees; the impact of any breaches in data security or other disturbances to the Company's information technology and other networks; changes in the Company's stock price, the number of shares of common stock that it may or may not repurchase, and future dividends, if any; 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, 2013, and its quarterly reports on Form 10-Q for the quarters ended March 31, 2014, June 30, 2014, and September 30, 2014. 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 of this press release or to reflect the occurrence of unanticipated events.