CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE SECOND QUARTER 2015 EARNINGS CONFERENCE CALL ON TUESDAY, JULY 28, 2015
QUARTER ENDED JUNE 30, 2015 (Recurring and comparable basis)

Reconciliation to Adjusted EBITDA	THREE MONTHS ENDED JUNE 30	
	2015	**2014**
Revenues	**$815,343**	**$768,426**
Reported Earnings Before Income Taxes	**$42,853**	**$33,216**
Add back:		
Other charges	0	0
Interest Expense, net	11,961	11,551
Depreciation, amortization and write-down of intangibles	20,397	20,628
Adjusted EBITDA	**75,211**	**65,395**
EBITDA Margin	***9.2%***	***8.5%***

CORE U.S.

- On a two-year basis, same store sales in the Core are up 180 basis points in Q2 versus Q1.
- Since the first quarter of 2014, two-year comp sales in the Core have improved by 1,150 basis points.

ACCEPTANCE NOW

- Gross Profit as a percent of total revenue was negatively impacted by lower gross profit margin on merchandise sales, and a higher mix of merchandise sales, primarily due to the increased usage of 90 day option pricing.

GROSS PROFIT

- Consolidated
  - Gross profit was up $1.5 million dollars and gross profit margin fell 390 basis points to 66.0% percent.
- Core
  - Gross profit dropped by $10.9 million dollars and gross profit margin fell 180 basis points.
- Acceptance Now
  - Acceptance Now experienced gross profit growth of $14.0 million dollars; however, at lower gross profit margins which were down 760 basis points versus a year ago.

EXPENSES

- Store Labor
  - Consolidated
    - Labor, which includes the expenses associated with coworkers at our stores and at the District Manager level, decreased by $9.7 million dollars to 26.2 percent of Store Revenues, an improvement of 290 basis points versus last year.
  - Core
    - Labor was down $13.5 million, an improvement of 230 basis points, and was positively impacted by labor hour reductions that occurred in the third quarter of 2014, lower health care costs and lower store count year over year.
  - Acceptance Now
    - Labor was up $4.9 million, but we continue to see improved leverage in the business, with labor better by 330 basis points versus a year ago.
- Other Store Expenses
  - Consolidated
    - Other Store Expenses, which include expenses related to occupancy, losses, advertising, delivery costs and utilities, were essentially flat year over year on a dollar basis; however, 160 basis points better than a year ago.
  - Core
    - Other Store Expenses are down $9 hundred thousand or 10 basis points.
  - Acceptance Now
    - Other Store Expenses are up $4.2M, but we are seeing better leverage, as Other Store Expense improved 200 basis points vs. last year.

INVENTORY

- Our inventory held for rent in the Core is 31.9 percent of total inventory which is up from last year 320 basis points.
  - This is caused by our national launch of smartphones last year and our new distribution network which we started to put in place in Q2.
  - When normalizing those numbers to exclude our distribution network and smartphone inventory our inventory held for rent in the Core is 25.5 percent up only 40 basis points vs. prior year.
- We expect to see an initial working capital increase of approximately $25M due to our new distribution network but this will vary dramatically by season.

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; factors 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. and Mexico segments; failure to manage the Company's labor and benefit rates, advertising and marketing expenses, operating leases, charge-offs due to customer stolen merchandise, other store expenses or indirect spending; 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, including the flexible labor and sourcing and distribution initiatives; costs associated with the Company's multi-year program designed to transform and modernize the Company's operations; the Company's ability to successfully implement its new store information management system; the Company's ability to successfully market smartphones and related services to its customers; the Company's ability to develop and successfully implement virtual or e-commerce capabilities; the Company's ability to retain the revenue from customer accounts merged into another store location as a result of a store consolidation plan; the Company's ability to execute the effectiveness of a 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, 2014, and its quarterly report on Form 10-Q for the quarter ended March 31, 2015. 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.