

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE FOURTH QUARTER 2003 EARNINGS
CONFERENCE CALL ON TUESDAY, FEBRUARY 10, 2004**

Reconciliation to EBITDA (in thousands of dollars)	Three months ended December 31, 2003	Three months ended December 30, 2002
Reported earnings before income taxes & before non- recurring charges	\$79,933	\$75,369
Add back:		
Interest expense, net	\$9,058	\$14,457
Depreciation of property assets	\$11,316	\$9,834
Amortization of intangibles	\$3,160	\$1,846
EBITDA	\$103,467	\$101,506

- **Rainbow Acquisition**
 - **Stores average \$68K per month in revenue**
- **Same store sales in 4Q03**
 - **0.2% same store sales**
 - **Customer comparable was negative at approx. (3%)**
 - **Customer comparable of 1480 non-cannibalized stores – 2.7%**
- **New Metrics in 4Q03**
 - **Sequential square footage growth - 1.9%**
 - **Sequential customer growth – 3.5%**
- **Capital expenditures**
 - **\$15.8 million in 4Q03**
 - **\$56.0 million for 2003**
- **Debt leverage in 4Q03 - 1.52X**
- **Debt to book cap – 46.8%**
- **Interest coverage ratio – approximately 6.42X**
- **EPS growth of 10% including flat comps, opening new stores, acquisition strategies of store buys and account buys, and using strong cash flows to bring shareholder value**
- **15,000 co-workers**

This press release 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. Although the Company believes that the expectations reflected in such forward-looking statements will prove to be correct, the Company can give no assurance that such expectations will prove to have been correct. The actual future performance of the Company could differ materially from such statements. Factors that could cause or contribute to such differences include, but are not limited to: uncertainties regarding the ability to open new stores; the Company's

ability to acquire additional rent-to-own stores on favorable terms; the Company's ability to enhance the performance of these acquired stores, the Company's ability to control store level costs; the results of the Company's litigation; the passage of legislation adversely affecting the rent-to-own industry; interest rates; the Company's ability to collect on its rental purchase agreements; changes in the Company's effective tax rate; changes in the Company's stock price and the number of shares of common stock that the Company may or may not repurchase, and regarding the Company's announced acquisition of Rainbow Rentals, ("Rainbow"), the Company's ability to receive regulatory approval on terms acceptable to them; the approval of the acquisition of Rainbow by Rainbow's shareholders; the ability of the Company to successfully integrate the acquired Rainbow stores into the Company's operating system; the Company's ability to enhance the performance of the acquired Rainbow stores; the ability of the Company to close the transaction in the time period currently anticipated; the satisfaction of the closing conditions to the Rainbow acquisition; the ability to realize the cost savings anticipated; and the other risks detailed from time to time in the Company's SEC filings, including but not limited to, its annual report on Form 10-K for the year ended December 31, 2002 and its quarterly reports on Form 10-Q for the three month periods ending March 31, 2003, June 30, 2003 and September 30, 2003. 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.