CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE THRID QUARTER 2010 EARNINGS CONFERENCE CALL ON TUESDAY, OCTOBER 26, 2010
QUARTER ENDED SEPTEMBER 30, 2010 (Recurring and comparable basis)

Reconciliation to Adjusted EBITDA *(in thousands of dollars)*	**THREE MONTHS ENDED SEPTEMBER 30,**	
	2010	**2009**
Reported earnings before income taxes	**$63,590**	**$59,654**
Add back:		
Interest expense, net	5,803	4,713
Depreciation of property assets	15,629	16,054
Amortization & write-down of intangibles	529	585
Adjusted EBITDA	**85,551**	**81,006**
EBITDA Margin	***12.9%***	***12.1%***

- **KEY INDICATORS**
  - **Saturday collections/weekly past dues**
    - Q310's average was a bit higher in the quarter, but not unusual from a seasonal perspective
  - **Customer skips and stolens**
    - Second lowest third quarter percentage in the last six years at 2.6%.
  - **Inventory**
    - Held for rent in Q310 at 24.1%, down from 26.5% in Q210.
- **REVENUES**
    - On a pro forma basis, excluding a divestiture in November 2009 of a subsidiary, revenues increased $7.9 million vs. Q309.
- **ADJUSTED EBITDA**
    - Q310 - $85.6 million (a 5.6% increase from the prior year) and 12.9% margin – 80 basis points higher than Q309.
- **OPERATING PROFIT MARGINS**
    - Quarterly operating profit margin at 10.4% - improvement of 80 basis points over the prior year.
- **OPERATING CASH FLOW**
    - $104 million in Q310.
    - Approximately $193 million year to date through September 2010.

- **STOCK REPURCHASES**
  - Purchased 1.9 million shares of our common stock for roughly $40 million.

- **DEBT**
  - Reduced outstanding indebtedness by $115 million for 2010, $26 million coming during Q310.
  - Consolidated Debt leverage Ratio – 1.42X, significantly below our covenant requirement of 3.25X.

- **SAME STORE SALES**
  - Q310 up 0.3%, second quarter in a row of positive comps.

- **MEXICO**
  - Opened first store in Reynosa two weeks ago.
  - Expect to open 3 or 4 stores before year end.

- **RAC ACCEPTANCE**
  - Currently have 151 kiosks.
  - Expect to end the year with approximately 220 locations.

- **2011 GUIDANCE**
  - Revenues at the mid-point of the range equates to approximately 4% growth.
  - EBITDA from $390 million - $410 million.
  - Free Cash Flow from $155 million - $175 million.
  - Diluted Earnings per Share at the mid-point equates to approximately 6% growth at the mid-point of the range.

- **18,000 co-workers**

This 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. 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 rent-to-own stores; the Company’s ability to acquire additional rent-to-own stores or customer accounts on favorable terms; the Company’s ability to control costs and increase profitability; the Company’s ability to identify and successfully enter new lines of business offering products and services that appeal to its customer demographic; 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 identify and successfully market products and services that appeal to its customer demographic; the Company’s ability to enter into new and collect on its rental purchase agreements; the passage of legislation adversely affecting the rent-to-own or financial services industries; the Company’s failure to comply with statutes or regulations governing the rent-to-own or financial services industries; interest rates; increases in the unemployment rate; economic pressures, such as high fuel and utility costs, affecting the disposable income available to the Company’s targeted consumers; changes in the Company’s stock price and the number of shares of common stock that it may or may not repurchase; future dividends; changes in estimates relating to self-insurance liabilities and income tax and litigation reserves; changes in the Company’s effective tax rate; the Company’s ability to maintain an effective system of internal controls; changes in the number of share-based compensation grants, methods used to value future share-based payments and changes in estimated forfeiture rates with respect to share-based compensation; the resolution of material litigation; our ability and the results therefrom to successfully manage the strategic alternatives process with respect to our financial services business; 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, 2009, and its quarterly reports on Form 10-Q for the quarters ended March 31, 2010 and June 30, 2010. 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.