October 2011

Store Economics

Safe Harbor

This store economics summary 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 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 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 industry; the Company’s failure to comply with statutes or regulations governing the rent-to-own or financial services industries; interest rates; changes in the unemployment rate; economic pressures, such as high fuel costs, affecting the disposable income available to the Company’s targeted consumers; conditions affecting consumer spending and the impact, depth, and duration of current economic conditions; 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; 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 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, 2010 and its quarterly reports on Form 10-Q for the quarters ended March 31, 2011 and June 30, 2011. 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.

Store Economics

RTO Core Store – Store Economics

- Year 1 Investment of $625K (65% for inventory)
- Profitable within 10-14 months
- Break even within 24–28 months
- IRR of ~40%[(1)]

($000's)	Year 1	Year 2	Year 3	Year 4	Year 5
Revenues	$430	$760	$860	$890	$913
EBITDA [(1)]	($100)	$123	$183	$193	$198
EBITDA Margin [(1)]	(23%)	16%	21%	22%	22%

(1) Before market and corporate allocation and income tax expense, terminal value of 5.5x EBITDA in Year 5

RAC Acceptance – Store Economics

- Year 1 Investment of $265K (90% for inventory)
- Profitable within 6-8 months
- Break even within 12–15 months
- IRR of ~65%[1]

($000's)	Year 1	Year 2	Year 3	Year 4	Year 5
Revenues	$185	$400	$520	$580	$600
EBITDA [1]	($11)	$105	$169	$199	$206
EBITDA Margin [1]	(6%)	26%	33%	34%	34%

(1) Before market and corporate allocation and income tax expense, terminal value of 5.5x EBITDA in Year 5 includes collections center

Mexico – Store Economics

- Year 1 Investment of $800K (70% for inventory)
- Profitable within 6-8 months
- Break even within 18 months
- IRR of ~35%[(1)]

($000's)	Year 1	Year 2	Year 3	Year 4	Year 5
Revenues	$430	$715	$780	$805	$820
EBITDA [(1)]	$0	$155	$185	$195	$195
EBITDA Margin [(1)]	0%	22%	24%	24%	24%

(1) Before market and corporate allocation and income tax expense, terminal value of 5.5x EBITDA in Year 5 includes distribution center

(2) FX rate of 12.6

Canada – Store Economics

- Year 1 Investment of $650K (60% for inventory)
- Profitable within 13-17 months
- Break even within 37–43 months
- IRR of ~20%(1)

($000's)	Year 1	Year 2	Year 3	Year 4	Year 5
Revenues	$408	$720	$815	$843	$865
EBITDA (1)	($145)	$65	$120	$130	$133
EBITDA Margin (1)	(36%)	9%	15%	15%	15%

(1) Before market and corporate allocation and income tax expense, terminal value of 5.5x EBITDA in Year 5

(2) FX rate of 1.0