

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE THIRD QUARTER 2019 EARNINGS
CONFERENCE CALL ON THURSDAY, NOVEMBER 7, 2019
QUARTER ENDED SEPTEMBER 30, 2019**

Reconciliation to Adjusted EBITDA	THREE MONTHS ENDED SEP 30	
	2019	2018
Revenues	\$649,371	\$644,942
Reported (Loss) Earnings Before Income Taxes	\$35,058	\$22,202
Add back:		
Interest Expense, net	6,648	10,151
Depreciation, amortization and write-down of intangibles	14,894	16,946
Adjusted EBITDA	\$56,600	\$49,299
EBITDA Margin	8.7%	7.6%

CORE U.S.

- Portfolio, on a same store basis, finished the quarter almost 43 percent higher than last year
- Online traffic up almost 22 percent versus last year
- Web orders represented about 14 percent of all lease-to-own agreements originated in the quarter which will equate to approximately 17% of our revenue
- Over 80 percent of our web attributed agreements are coming from new customers giving us confidence in our ability to continue to grow our stores and e-commerce business
- Virtually no impact from Tariffs

ACCEPTANCE NOW

- Invoice volume was \$129M, 19% above last year
- Revenues for Merchants Preferred are on pace to achieve approximately \$80 million annually
- Managed to open almost 200 doors since the Merchants Preferred acquisition

MEXICO

- Mexico grew revenue by 4.6 percent in the second quarter and generated \$1.3 million in Adjusted EBITDA.

FRANCHISE

- In the Franchise segment, revenue was \$15.0 million and adjusted EBITDA was \$1.1 million.

CASH FLOW

- Cash generated from operating activities was \$228 million for the nine months ended September 30th 2019
- Ended the quarter with \$74 million in cash on the balance sheet and \$260 million in debt, which was down \$20 million since closing on the new credit facilities during the quarter
- The company's debt to EBITDA also continues to improve and ended the quarter at 0.8 times
- The Company recently entered into an agreement to sell its corporate headquarters as a result of a competitive sale process and the proceeds after tax are expected to be approximately \$35 million

GUIDANCE

- The Company is reiterating and narrowing our annual guidance for 2019
- Total consolidated revenue was increased on the low end by [\$10] million and narrowed on the high end by [\$5] million, and is now expected to be in the range of [two billion six hundred and thirty million to two billion six hundred and sixty-five million]
- The revenue increase was due to the strength of our Retail Partner portfolio, and Core revenue was lowered for the impact of a refranchising transaction that took place in late October
- Same store sales is still expected to be positive mid-single digits for the full year
- Adjusted EBITDA was tightened versus prior guidance and is now expected to be between \$245 and \$260 million
- Non-GAAP diluted EPS is expected to be between two dollars and 10 cents, and two dollars and 35 cents
- The revised annual guidance ranges imply a fourth quarter adjusted EBITDA range of between \$55 and \$70 million, and Non-GAAP diluted EPS of between \$0.45 and \$0.70 cents
- Free cash flow is expected to be between \$205 and \$220 million, and does not include the proceeds on the sale of the corporate headquarters

This press release and the guidance above contain 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," "predict," "continue," "should," "anticipate," "believe," or "confident," 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 and operational performance of the Company's business segments, including its ability to execute its franchise strategy; risks associated with pricing changes and strategies being deployed in the Company's businesses; the Company's ability to continue to

realize benefits from its initiatives regarding cost-savings and other EBITDA enhancements, efficiencies and working capital improvements; the Company's ability to continue to effectively operate and execute its strategic initiatives; failure to manage the Company's store labor and other store expenses; disruptions caused by the operation of the Company's store information management system; the Company's ability to satisfy all conditions required to successfully complete the acquisition of substantially all the assets and assumption of certain liabilities of C/C Financial Corp., a Delaware Corporation d/b/a Merchants Preferred ("Merchants Preferred" and the acquisition thereof, the "Merchants Preferred Acquisition"); the Company's ability to realize the strategic benefits from the Merchants Preferred Acquisition, including achieving expected growth rates, synergies and operating efficiencies from the Company's acquisition; the Company's ability to successfully integrate Merchants Preferred's operations which may be more difficult, time-consuming or costly than expected; operating costs, loss of retail partners and business disruption arising from the Merchants Preferred Acquisition; the ability to retain certain key employees at Merchants Preferred; risks related to Merchants Preferred's virtual rent-to-own business; the Company's transition to more-readily scalable, "cloud-based" solutions; the Company's ability to develop and successfully implement digital or E-commerce capabilities, including mobile applications; disruptions in the Company's supply chain; limitations of, or disruptions in, the Company's distribution network; rapid inflation or deflation in the prices of the Company's products; the Company's ability to execute and the effectiveness of a store consolidation, including the Company's ability to retain the revenue from customer accounts merged into another store location as a result of a store consolidation; the Company's available cash flow and its ability to generate sufficient cash flow to pay dividends; 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; the Company's ability to retain the revenue associated with acquired customer accounts and enhance the performance of acquired stores; 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; capital market conditions, including availability of funding sources for the Company; changes in the Company's credit ratings; changes in tariff policies; adverse changes in the economic conditions of the industries, countries or markets that the Company serves; information technology and data security costs; the impact of any breaches in data security or other disturbances to the Company's information technology and other networks and the Company's ability to protect the integrity and security of individually identifiable data of its customers and employees; 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; litigation or administrative proceedings to which the Company is or may be a party to from time to time; 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, 2018, and its Quarterly Report on Form 10-Q for the quarter ended March 31, 2019. 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 hereof or to reflect the occurrence of unanticipated events.