

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE FIRST QUARTER 2014 EARNINGS CONFERENCE
CALL ON TUESDAY, APRIL 22, 2014
QUARTER ENDED MARCH 31, 2014 (Recurring and comparable basis)**

Reconciliation to Adjusted EBITDA	THREE MONTHS ENDED MARCH 31,	
	2014	2013
Revenues	\$833,746	\$819,281
Reported Earnings Before Income Taxes	\$46,652	\$71,076
Add back:		
Finance charges from refinancing	1,946	-
Interest Expense, net	11,165	7,708
Depreciation of Property Assets	19,139	18,473
Amortization and Write-down of Intangibles	747	890
Adjusted EBITDA	\$79,649	\$98,147
EBITDA Margin	9.6%	12.0%

- **ACCEPTANCE NOW**
 - Our average kiosk is producing revenues well over \$40,000 per month.
 - Our plans are to open 50 new virtual kiosk locations by year end and convert approximately 100 current manned locations which will be more profitable under the virtual model.

- **MEXICO**
 - Remain on track to lower our dilution for the year by about \$0.05.
 - Within the first dozen locations we have just opened in Q1 within Mexico City, they are ahead of our initial expectations from a demand perspective.

- **REVENUES**
 - The combined Core and Acceptance NOW segment revenues increased about 1.2%.

- **CUSTOMER LOSSES**
 - 2013 Core U.S. rent-to-own customer losses came in at 2.8%, a 10 basis point improvement from last quarter.

- **INVENTORY**
 - Core Segment
 - ❖ Held for Rent dollars for Core ended the year at 24.2%, 210 basis points better than the same time last year.

- **SAME STORE SALES**
 - Core U.S.
 - ❖ Down 6.1% for Q1'14
 - ❖ Improved our sequential rental and fees comp by approximately 30 basis point.
 - ❖ Expect to be flat to positive in overall same store sales by the final quarter of the year.

- **OPERATING PROFITS**
 - Q1'14 Consolidated EBITDA margin declined 240 basis points to 9.6%.
 - Q1'14 Operating margin of 7.2% declined 240 basis points.
 - Generated positive “net cash provided by operating activities” in Q1'14 of \$120.0 million, an increase compared to last year of \$6.6 million primarily due to our lower merchandise purchases and focus on renting existing merchandise.
 - Diluted EPS - \$0.57, a decrease of approximately \$0.22 quarter over quarter.

- **DEBT**
 - Completed the refinancing of a new \$900 million senior credit facility
 - ❖ Consist of \$225 million term loan and a \$675 million revolving credit facility
 - Reduced indebtedness by over \$41 million in Q1.
 - Expect increased interest cost to impact Diluted EPS for 2014 by approximately \$0.05.
 - Q1'14 Consolidated Leverage Ratio – 2.59x, well below the floor on our new covenant requirement of 4.5x
 - Q1'14 Consolidated Senior Secured Leverage Ratio – 0.85x, well below the floor on our new covenant requirement of 2.75x.

- **DIVIDEND**
 - Will make our 16th consecutive quarterly cash dividend payment this Thursday.

- **GUIDANCE**
 - Free Cash Flow will be approximately a negative \$65 million.
 - Estimate our second quarter 2014 EPS as a percentage of the full year EPS guidance will fall below any previous second quarter results in 2009 to 2013 by at least 3%.

- **20,000+ co-workers**

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; economic pressures, such as high fuel costs, 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. segment or in executing the Company's growth initiatives; the Company's ability to develop and successfully implement virtual or electronic commerce capabilities; our ability to retain the revenue from customer accounts merged into another store location as a result of the store consolidation plan; uncertainties regarding additional costs and expenses that could be incurred in connection with the store consolidation plan; the Company's ability to execute and the effectiveness of the 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; our ability to protect the integrity and security of individually identifiable data of our customers and employee; the impact of any breaches in data security or other disturbances to our 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, 2013. 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.