

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE THIRD QUARTER 2003 EARNINGS
CONFERENCE CALL ON TUESDAY, OCTOBER 28, 2003**

Reconciliation to EBITDA (in thousands of dollars)	Three months ended September 30, 2003	Three months ended September 30, 2002
Reported earnings before income taxes & before non- recurring charges	\$77,242	\$69,374
Add back:		
Interest expense, net	\$10,260	\$14,713
Depreciation of property assets	\$11,116	\$9,647
Amortization of intangibles	\$3,183	\$1,557
EBITDA	\$101,801	\$95,291

- **Driving customer traffic**
 - **McDonald's Gold Card program – 250,000 cards with potential for 655,000 if all McDonald's franchisees participate**
 - **Jackson Hewitt – 150 to 200 kiosks in our stores during tax season**
 - **Spend \$65 million per year in advertising**

- **October 27th YTD – opened 68 stores, acquired 145, 201 account buys, consolidated 15 stores into existing locations**

- **EBITDA**
 - **3Q03 margin of 18.5%, 3Q02 margin of 19.3%**

- **Same store sales in 3Q03**
 - **3.4% same store sales**
 - **Driven by average revenue per agreement**
 - **Sale revenue from increased number of purchase options**
 - **Customer comparable was negative at (1.5%)**
 - **Newer store impact**
 - **Proforma customer comparable of (0.5%) (1.0% positive impact from reported customer comparable)**
 - **Impact of stores eliminated due to account buys**
 - **Proforma incremental add to customer comparable of 2.5%**

- **New Store Openings –running ahead of plan in both revenue and profit**

- **Collections**
 - **Weekly standard of 6.5%**
 - **Closed week ending October 25th at 6.2%**

- **3Q03 Operating cash flow of \$117.2 million, over \$300M YTD**

- **3Q03 Capital expenditures - \$17.3 million**
- **Debt leverage**
 - **3Q03 - 1.53X**
- **Debt to book cap – 47.8%**
- **Interest coverage ratio – approximately 6.02X**

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," "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, including the stores acquired in the Rent-Way acquisition; 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 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, its quarterly report on Form 10-Q for the quarter ended March 31, 2003 and its quarterly report on Form 10-Q for the quarter ended June 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.