

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE SECOND QUARTER 2009 EARNINGS
CONFERENCE CALL ON TUESDAY, JULY 28, 2009
QUARTER ENDED JUNE 30, 2009 (Recurring and comparable basis)**

Reconciliation to Adjusted EBITDA <i>(in thousands of dollars)</i>	THREE MONTHS ENDED JUNE 30,	
	2009	2008
Reported earnings before income taxes	\$67,505	\$59,984
Add back:		
Litigation expense (credit)	(1,869)	-
Restructuring expense (credit)	-	(15)
Interest expense, net	7,778	14,450
Depreciation of property assets	16,557	18,190
Amortization & write-down of intangibles	1,506	3,662
Adjusted EBITDA	91,477	96,271
EBITDA Margin	13.5%	13.4%

- **KEY INDICATORS**

- **Saturday collections/weekly past dues**

- Q209's average was the second lowest it has been in five years

- **Customer skips and stolens**

- As good as any second quarter in the last five years at 2.2%

- **Inventory**

- Held for rent in Q209 at 23.9%
- Inventory Management has started to rollout and will roll out across the country over the next six months or so

- **SAME STORE SALES**

- Approximately 375 stores from store consolidation plan accounted for one-third of our -6.2% comp for Q2'09

- **ADJUSTED EBITDA**

- Q209 - \$91.5 million and 13.5% margin – 10 basis points higher than Q208

- **OPERATING PROFIT MARGINS**

- Improved quarter over quarter by 50 basis points

- **OPERATING CASH FLOW**
 - Generated approximately \$71 million in Q209
 - Approximately \$211 million June YTD

- **DEBT**
 - Q209 YTD, reduced outstanding indebtedness since year end by close to \$171 million
 - Reduced overall indebtedness by over \$282 million since June 30, 2008
 - Ended the quarter with close to \$96 million in cash on hand
 - Consolidated Debt leverage Ratio – 2.02X, down from 2.81X since June 30, 2008 (improvement of over 28%). Pro-forma for the redemption of \$75 million of the subordinated notes today, leverage should be just below 2.0Xs, well below covenant requirement of 3.25X.
 - Net debt to book cap – 35.0%, down over 1200 basis points (or approximately 26%) since Q208
 - Redeeming balance of 7.5% Subordinated Notes today (7/28):
 - Use majority of cash on hand to redeem the remaining \$75 million today. This will retire all of our most expensive and near-term indebtedness
 - We will have reduced long-term indebtedness by \$246 million in 2009 and close to \$357 million since June 30, 2008
 - Pro-forma for our sub notes redemption today, now will only have \$700 million in remaining outstanding indebtedness all with our senior credit facility

- **FINANCIAL SERVICES**
 - We were losing a million dollars a month, but now we are nearing breakeven
 - Losses are in line with expectations
 - Loan portfolio has grown
 - If improvement trend continues, will start planning out a new growth strategy

- **2009 GUIDANCE**
 - EBITDA from \$345 million - \$365 million
 - Free Cash Flow from \$280 million - \$300 million
 - Overall diluted EPS for 2009 from \$2.32 - \$2.42, which the midpoint of this range would equate to just over a 16% improvement as compared to \$2.04 we reported for all of 2008

- 18,000 co-workers

This 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 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 successfully add financial services locations within its existing rent-to-own stores; the Company's ability to identify and successfully enter new lines of business offering products and services that appeal to its customer demographic, including its financial services products; 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 Company's ability to enter into new and collect on its short-term loans; 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; 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 any material 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, 2008, and its quarterly report for the quarter ended March 31, 2009. 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.