CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE THIRD QUARTER 2012 EARNINGS CONFERENCE CALL ON TUESDAY, OCTOBER 23, 2012
QUARTER ENDED SEPTEMBER 30, 2012 (Recurring and comparable basis)

Reconciliation to Adjusted EBITDA *(in thousands of dollars)*	**THREE MONTHS ENDED SEPTEMBER 30, 2012**	**2011**
Reported Earnings Before Income Taxes	**$60,184**	**$49,076**
Add back:		
Restructuring Charge	—	7,586
Interest Expense, net	7,929	8,720
Depreciation of Property Assets	18,412	16,107
Amortization and Write-down of Intangibles	2,447	1,261
Adjusted EBITDA	**$88,972**	**$82,750**
EBITDA Margin	***12.0%***	***11.7%***

- **SAME STORE SALES**
  - Q3'12 – 1.2%
    - Driven by RAC Acceptance segment impact of 2.5% with only about 450 kiosks in the calculation.
    - Down 1.3% for the core business same store sales, but remain at positive 1.2% year-to-date.

- **CUSTOMER SKIPS AND STOLENS**
  - Weekly collections remain in line
  - Q3'12 at 2.6% skips and stolens for the core rental stores continue to run better than last year.

- **OPERATING PROFITS**
  - Q3'12 Operating Margin – 9.2%, down 10 basis points quarter over quarter.
  - Q3'12 operating profit dollars increase 4.2%
  - Q3'12 EBITDA increased over 7.5% to approximately $90.0 million and the margin increased 30 basis point to 12.0%.

- **CORE BUSINESS**
  - Expect gross profit margins to be flat year over year in Q4

- **RAC ACCEPTANCE**
  - Operating profit of $7.4 million, a 7% increase over the prior quarter
  - More impressive when you considering we opened approximately 180 kiosks in the last six months.

- **INTERNATIONAL STORES**
  - Mexico
    - Opened 15 stores in Q3'12 and ended the quarter at 81.
    - Due to timing of getting leases executed and stores opened, will now add about 40 for the year rather than the 60 previously thought.
    - Excited about the 1,000 store opportunity.

- **OPERATING CASH FLOW**
  - Dispersed over $23 million in cash between share repurchases and a dividend payment during Q3'12.
  - Total deployment of capital between share repurchases and dividends to $68 million for the year.

- **DEBT** - Consolidated Debt leverage Ratio – 1.31X

- **GUIDANCE**
  - 2012 revenue to exceed $3 billion.
  - 2012 EBITDA expected to be in the range of $400 million - $420 million.
  - 2012 Operating & EBITDA margins to decline approximately 50 basis points.
  - 2012 Free Cash Flow to be in the range of $80 million to $100 million.
  - 2012 fourth quarter same store sales at approximately 2%

- **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. 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 or lease purchase agreements; the passage of legislation adversely affecting the rent-to-own industry; the Company's failure to comply with applicable statutes or regulations governing its transactions; changes in interest rates; changes in the unemployment rate; economic pressures, such as high fuel costs, affecting the disposable income available to the Company's current and potential customers; the general strength of the economy and other economic conditions affecting consumer preferences and spending; 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; information security costs; 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, 2011 and its quarterly reports on Form 10-Q for the quarters ended March 31, 2012 and June 30, 2012 . 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.