

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE THIRD QUARTER 2009 EARNINGS
CONFERENCE CALL ON TUESDAY, OCTOBER 27, 2009
QUARTER ENDED SEPTEMBER 30, 2009 (Recurring and comparable basis)**

Reconciliation to Adjusted EBITDA (in thousands of dollars)	THREE MONTHS ENDED SEPTEMBER 30,	
	2009	2008
Reported earnings before income taxes	\$59,654	\$45,582
Add back:		
Restructuring expense (credit)	-	213
Interest expense, net	4,713	12,967
Depreciation of property assets	16,054	18,191
Amortization & write-down of intangibles	585	3,545
Adjusted EBITDA	81,006	80,498
EBITDA Margin	12.1%	11.4%

- **KEY INDICATORS**

- **Saturday collections/weekly past dues**

- Q309's average was the second lowest in five years

- **Customer skips and stolens**

- As good as any third quarter in the last five years at 2.4%

- **Inventory**

- Held for rent in Q309 at 24.3% or 130 basis points lower than it was a year ago.
- Inventory Management has rolled out to 275 stores and we anticipate the roll out to be complete by end of first quarter 2010.

- **ADJUSTED EBITDA**

- Q309 - \$81.0 million and 12.1% margin – 70 basis points higher than Q308

- **OPERATING PROFIT MARGINS**

- Improved quarter over quarter by 130 basis points
- Fifth consecutive quarter of improved margins over the respective comparable period.

OPERATING CASH FLOW

- Generated approximately \$88 million in Q309
- Approximately \$300 million September YTD

DEBT

- Reduced outstanding indebtedness as follows:
 - 1) \$117.1 million in Q309
 - 2) \$288.0 million YTD
 - 3) \$542.2 million in the last 24 months
- Since Q309, we have optionally prepaid \$10 million of senior indebtedness
- Consolidated Debt leverage Ratio – 1.84X, down from 2.59X for the quarter ended September 30, 2008 (improvement of over 29%), significantly below covenant requirement of 3.25X.
- Net debt to book cap – 33.1%, down approximately 43.7% since Q308, an improvement of over 24%

Q409 GUIDANCE

- Overall diluted EPS for Q409 from \$0.55 - \$0.61, which at the midpoint would equate to over a 23% improvement to the \$0.47 posted in Q408

2010 GUIDANCE

- EBITDA from \$330 million - \$350 million
- Free Cash Flow from \$125 million - \$145 million
- Overall diluted EPS for 2010 from \$2.30 - \$2.50

- 18,000 co-workers

This 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 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 reports for the quarters ended March 31, 2009 and June 30, 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.