CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE FOURTH QUARTER 2009 EARNINGS CONFERENCE CALL ON TUESDAY, FEBRUARY 2, 2010
QUARTER ENDED DECEMBER 31, 2009 (Recurring and comparable basis)

Reconciliation to Adjusted EBITDA *(in thousands of dollars)*	**THREE MONTHS ENDED DECEMBER 31,**	
	2009	**2008**
Reported earnings before income taxes	**$70,082**	**$57,299**
Add back:		
Litigation expense (credit)	**-**	**(4,607)**
Restructuring expense (credit)	**-**	**1,399**
Gain on extinguishment of debt	**-**	**(4,335)**
Interest expense, net	**4,500**	**10,901**
Depreciation of property assets	**15,601**	**18,114**
Amortization & write-down of intangibles	**415**	**4,500**
Adjusted EBITDA	**90,598**	**83,271**
EBITDA Margin	**13.5%**	**11.9%**

- **KEY INDICATORS**
  - **Saturday collections/weekly past dues**
    - Q409's average was in line.
  - **Customer skips and stolens**
    - Lowest percentage in the last six years at 2.3%.
  - **Inventory**
    - Held for rent in Q409 at 21.5%, lowest end of the quarter number of 2009.
    - Inventory Management has rolled out to 2,200 stores and we anticipate the roll out to be completed within the next 60 days.
- **ADJUSTED EBITDA**
    - Q409 - $90.6 million (an 8.8% increase from the prior year) and 13.5% margin – 160 basis points higher than Q408.
    - 2009 – $360.1 million and 13.1% margin – 50 basis points higher than 2008.
- **OPERATING PROFIT MARGINS**
    - Improved quarter over quarter by 240 basis points.
    - Sixth consecutive quarter of improved margins over the respective comparable period.

OPERATING CASH FLOW

- Over $330 million December YTD

- **DEBT**
  - Reduced outstanding indebtedness as follows:
    1) $235.9 million in 2009
    2) $548.2 million in the last 24 months
  - Since Q409, we have further reduced $17 million of senior indebtedness
  - Consolidated Debt leverage Ratio – 1.72X, down from 2.43X at December 31, 2008 (improvement of over 29%), well below covenant requirement of 3.25X.
  - Net debt to book cap – 32.8%, down approximately 44.3% as of December 31, 2008, an improvement of roughly 26%.

- **2010 GUIDANCE**
  - EBITDA from $350 million - $370 million.
  - Free Cash Flow from $140 million - $160 million.
  - Overall diluted EPS for 2010 from $2.35 - $2.55, increase of $0.12 from our lastest guidance in early December.

- 18,000 co-workers

This 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 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, June 30, 2009, and September 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.