CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE FIRST QUARTER 2015 EARNINGS CONFERENCE CALL ON TUESDAY, APRIL 28, 2015
QUARTER ENDED MARCH 31, 2015 (Recurring and comparable basis)

Reconciliation to Adjusted EBITDA	THREE MONTHS ENDED MARCH 31, 2015	2014
Revenues	**$877,639**	**$828,473**
Reported Earnings Before Income Taxes	**$44,210**	**$44,080**
Add back:		
Finance charges from refinancing	0	4,213
Other charges	391	0
Interest Expense, net	12,388	11,165
Depreciation, amortization and write-down of intangibles	19,764	19,886
Adjusted EBITDA	**$76,753**	**$79,344**
EBITDA Margin	***8.7%***	***9.6%***

CORE U.S.

- Q1'15 Core rent-to-own customer skips and stolens came in at 3.8%, a 100 basis point higher than the same period last year completely driven by smartphones.
- About 25% of our customers that rent smartphones are new customers, and about 50% of them take on an additional agreement.

ACCEPTANCE NOW

- Overall skip/stolen were 7.7%, up 120 basis points in Q1 year over year, but down 260 basis points sequentially.
- The 90 day option pricing is now offered in about 80% of our locations.
- Expect to begin rollout of the virtual kiosk in the second half of 2015, with a plan to open 1,150 new virtual locations in the later half of the year.
- Now project Acceptance Now total revenue to be between $850 - $875 million for the full year, offset by lower gross profit margins than our guidance range.
- Continue to staff our Acceptance Now model by opening 150 new staffed locations.

LABOR FLEXIBILITY

- After completion of first phase, each Core store will average 3 part-time co-workers.
- Remain on track to achieve 100% of the benefits we originally expected in 2015.
- Believe there is $20 million to $25 million of annual overtime labor savings from employing a more efficient labor model in our brick & mortar stores.

GROSS PROFIT

- Consolidated
  - Gross Profit up $2.0 million and gross profit margin fell 360 basis points to 64.3%.
- Core
  - Gross Profit dropped $15.7 million and gross profit margin fell 170 basis points.
- Acceptance Now
  - Gross Profit growth of $16.8 million and gross profit margin were down 590 basis points, both driven by growth of our 90 day option pricing, particularly in Q1 with the seasonally higher mix of merchandise sales.

EXPENSES

- Store Labor
  - Consolidated
    - Decreased by $5.0 million to 25.4% of Store Revenues, an improvement of 210 basis points versus last year
  - Core
    - Decreased $9.3 million, an improvement of 120 basis points.
  - Acceptance Now
    - Increased $4.5 million, an improvement of 330 basis points versus a year ago.
- Other Store Expenses
  - Consolidated - Up $9.0 million, 50 basis points better than a year ago.

INVENTORY

- Excluding smartphones, and our Q2 promotional buys going through our distribution network, held for rent inventory was at 24.2% in the Core, essentially flat to where it was at the end of Q1 last year.

SAME STORE SALES

- Consolidated
  - Represents a sequential improvement of over 300 basis points versus the year over year change seen last quarter.
- Total US
  - Above 8% versus a year ago, representing a sequential improvement of 340 basis points when compared to the third quarter.
  - The fourth consecutive quarter with a year over year increase.
- Core
  - Represent an sequential improvement versus the previous quarter of 100 basis points in Q1 versus Q4

DEBT

- Q1’15 Consolidated Leverage Ratio – 2.92x, below our covenant requirement of 4.5x, and down more than six tenths of a turn as compared to the end of 2014.
- This includes $120 million drawn on our revolving credit facility as of the end of the quarter, leaving approximately $450 million of available capacity.

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. The Company believes that the expectations reflected in such forward-looking statements are accurate. However, there can be no assurance that such expectations will occur. The Company's actual future performance could differ materially from such statements. Factors that could cause or contribute to such differences include, but are not limited to: the general strength of the economy and other economic conditions affecting consumer preferences and spending; factors affecting the disposable income available to the Company's current and potential customers; changes in the unemployment rate; difficulties encountered in improving the financial performance of the Core U.S. segment; failure to manage the Company's labor and benefit rates, advertising and marketing expenses, operating leases, charge-offs due to customer stolen merchandise, other store expenses or indirect spending; the Company's ability to develop and successfully execute the competencies and capabilities which are the focus of the Company's strategic initiatives, including those initiatives that are part of its multi-year program designed to transform and modernize the Company's operations; costs associated with the Company's multi-year program designed to transform and modernize the Company's operations; the Company's ability to successfully implement its new store information management system; the Company's ability to successfully market smartphones and related services to its customers; the Company's ability to develop and successfully implement virtual or e-commerce capabilities; the Company's ability to retain the revenue from customer accounts merged into another store location as a result of a store consolidation plan; the Company's ability to execute and the effectiveness of the a consolidation; rapid inflation or deflation in prices of the Company's products; the Company's available cash flow; the Company's ability to identify and successfully market products and services that appeal to its customer demographic; consumer preferences and perceptions of the Company's brand; 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 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 compliance with applicable statutes or regulations governing its transactions; changes in interest rates; adverse changes in the economic conditions of the industries, countries or markets that the Company serves; information technology and data security costs; the Company's ability to protect the integrity and security of individually identifiable data of its customers and employees; the impact of any breaches in data security or other disturbances to the Company's information technology and other networks; 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; the Company's ability to maintain an effective system of internal controls; 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, 2014. 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.