CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE FIRST QUARTER 2009 EARNINGS CONFERENCE CALL ON TUESDAY, APRIL 28, 2009
QUARTER ENDED MARCH 31, 2009 (Recurring and comparable basis)

Reconciliation to Adjusted EBITDA *(in thousands of dollars)*	**THREE MONTHS ENDED MARCH 31,**	
	2009	**2008**
Reported earnings before income taxes	**$73,129**	**$58,477**
Add back:		
Litigation expense (credit)	**(3,000)**	**-**
Restructuring expense	**-**	**2,900**
Interest expense, net	**8,963**	**19,063**
Depreciation of property assets	**17,576**	**18,188**
Amortization & write-down of intangibles	**337**	**4,930**
Adjusted EBITDA	**97,005**	**103,558**
EBITDA Margin	**13.30%**	**13.70%**

- **KEY INDICATORS**

  - **Saturday collections/weekly past dues**
    - Q109's average was the lowest it has been in three years

  - **Customer skips and stolens**
    - Lowest in three years at 2.2%

  - **Inventory**
    - Held for rent came down almost a full percentage point in Q109 to 21.6% and remains within inventory levels of 20% to 24%

- **ADJUSTED EBITDA**
    - Q109 - $97.0 million and 13.3% margin – 140 basis points higher than Q408

- **OPERATING PROFIT MARGINS**
    - Improved sequentially by 220 basis points
    - Improved quarter over quarter by 30 basis points

- **OPERATING CASH FLOW**
  - Generated approximately $140 million in Q109

- **DEBT**
  - In Q109, reduced outstanding indebtedness since year end by over $16 million
  - Ended the quarter with $196 million in cash on hand
  - Consolidated Debt leverage Ratio – 2.14X, down from 2.84X since March 31, 2008 (improvement of over 24%), below covenant requirement of 3.25X
  - Net debt to book cap – 35.7%, down over 1400 basis points (or approximately 28%) since Q108
  - 7.5% Subordinated Notes:
    - As mentioned in the April 6, 2009 press release, primarily using cash on hand to call in at par $150 million of outstanding 7.5% notes
    - This will retire two-thirds of the remaining of our most expensive indebtedness
    - After calling in May 2010, will have reduced long-term indebtedness by close to $345 million since March 31, 2008
    - Reduces overall debt by 16%

- **FINANCIAL SERVICES**
  - Losses in Q109 were just under 22%

- **2009 GUIDANCE**
  - EBITDA from $345 million - $365 million
  - Free Cash Flow from $265 million - $285 million

- 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. 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.