

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION  
DISCUSSED DURING THE FOURTH QUARTER 2010 EARNINGS  
CONFERENCE CALL ON TUESDAY, FEBRUARY 1, 2011  
QUARTER ENDED DECEMBER 31, 2010 (Recurring and comparable basis)**

<b>Reconciliation to Adjusted EBITDA</b> <i>(in thousands of dollars)</i>	<b>THREE MONTHS ENDED DECEMBER 31,</b>	
	<b>2010</b>	<b>2009</b>
<b>Reported earnings before income taxes</b>	<b>\$51,443</b>	<b>\$70,082</b>
<b>Add back:</b>		
<b>Impairment Charge</b>	18,939	-
<b>Finance Charge from Refinancing</b>	3,100	-
<b>Interest Expense, net</b>	8,299	4,500
<b>Depreciation of Property Assets</b>	16,258	15,601
<b>Amortization &amp; Write-down of Intangibles</b>	134	415
<b>Adjusted EBITDA</b>	<b>\$98,173</b>	<b>\$90,598</b>
<b>EBITDA Margin</b>	<b>14.5%</b>	<b>13.5%</b>

- **KEY INDICATORS**

- **Customer skips and stolens**

- Coming in at historical lows at just 2.3%, for the quarter and for the year.

- **Inventory**

- Held for rent in Q410 at 21.7%, within our normal range and in great shape heading into 2011.
- New product ratio in the stores for the quarter was approximately 25% better than it was a year ago.

- **REVENUES**

- Negatively impacted during the quarter by approximately \$4 to \$5 million due to the discontinuation of the financial services business.

- **NET EARNINGS**

- Q410 - \$0.01 above the top end of our guidance.
- December YTD – increased 12.5% over the prior year.

- **ADJUSTED EBITDA**

- Q410 - \$98.2 million (an 8.4% increase from the prior year) and 14.5% margin – 100 basis points higher than Q409.
- December YTD – EBITDA Margin at 14.3% - improvement of 120 basis points over the prior year.

- **OPERATING PROFIT MARGINS**
  - Quarterly operating profit margin at 12.1% - improvement of 100 basis points over the prior year.
  - Full year operating profit increased 10.7%.
  - Full year operating profit margin at 11.8% - improvement of 120 basis points over the prior year.
  
- **OPERATING CASH FLOW**
  - Roughly \$24 million in Q410.
  - \$216.5 million in December YTD.
  
- **DEBT**
  - Consolidated Debt leverage Ratio – 1.69X, well below our covenant requirement of 3.25X.
  
- **SAME STORE SALES**
  - Q410 - Flat, which excluded the benefit we had been getting in prior quarters from our financial services revenue
  - Best RTO operations only comp since 2008.
  
- **RAC ACCEPTANCE**
  - Acquired 158 kiosk locations from The Rental Store.
  - Expect to add approximately 300 additional locations in 2011, up from our previous expectation of 100 - 150.
  - Roughly 250 committed to be opened over the next 6 – 9 months.
  - Should contribute approximately 6% - 7% of our total revenue in 2011 and \$15 million - \$20 million in EBITDA.
  
- **2011 GUIDANCE**
  - Revenues at the mid-point of the range equates to approximately 6% growth as compared to the approximately 4% growth previously forecasted (driven by the 2% comp growth in the core RTO business and the accelerated ramp up of RAC Acceptance locations from both organic growth and the acquisition of TRS).
  - Revenues to be within the range of \$2.868 billion - \$2.928 billion, a \$62 million increase from our prior guidance.
  - EPS at the mid-point of the range equates to approximately 7% growth, up from approximately 6% last quarter.
  - EBITDA from \$400 million - \$420 million.
  - Free Cash Flow from \$315 million - \$335 million.
  
- **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 identify and successfully enter new lines of business offering products and services that appeal to its customer demographic; 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 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; future dividends; 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 material litigation; our ability to successfully manage the strategic alternatives process with respect to our financial services business and the results therefrom; 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, 2009, and its quarterly reports on Form 10-Q for the quarters ended March 31, 2010, June 30, 2010 and September 30, 2010. 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.*