**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE FIRST QUARTER 2003 EARNINGS CONFERENCE CALL ON TUESDAY, APRIL 29, 2003**

| Reconciliation to EBITDA (in thousands of dollars) | Three months ended March 31, 2003 | Three months ended March 31, 2002 |
|---|---|---|
| Reported earnings before income taxes | $83,539 | $73,221 |
| Add back: | | |
| Interest expense, net | $12,752 | $15,075 |
| Depreciation of property assets | $10,120 | $9,466 |
| Amortization of intangibles | $2,873 | $720 |
| EBITDA | $109,284 | $98,482 |

- **EBITDA**
  - **1Q03 margin of 19.3%**
  - **Excluding Rent-Way stores – 20.3%**

- **Anticipate Rent-Way acquisition impacting 2003 diluted earnings per share as follows (already incorporated into guidance in press release):**
  - **1Q03 – neutral**
  - **2Q03 – positive $0.04**
  - **3Q03 – positive $0.05**
  - **4Q03 – positive $0.06**

- **Rent-Way 1Q03 revenue contribution - $14 million**

- **Store acquisitions**
  - **Average of 90 stores per year that we keep open**
  - **Average of 110 stores per year and add accounts into existing stores**
    - **Account buys add 1.5% to 2.0% revenue**

- **New Store Openings**
  - **Opened 105 stores from late fall 2000 through the end of 2001**
  - **Anticipate stores will add $0.20 of diluted earnings per share in 2003 and about $0.26 in 2004**

- **Same store sales in 1Q03**
  - **6.2% same store sales - combination of 3.8% recurring rental and fees revenue and 2.4% stronger sales and EPOs**
  - **3.8% recurring rental and fees revenue – combination of 50% merchandise mix and 50% increased agreements on rent**
  - **Customer growth 0.4% and agreements on rent up almost 2%**
  - **Average customer has gone from 1.54 agreements on rent to 1.56**
  - **New stores negatively impact same store sales 1.0 to 1.5%**

- **Long Term Financial Guidance**
  - **Anticipate 8% to 10% revenue growth**
  - **Anticipate 10% to 15% diluted earnings per share growth**

- **Collections - weekly standard of 6.5%**

- **1Q03 Operating cash flow of $124.8 million**

- **1Q03 Repurchased outstanding common stock – 276,000 shares for $13.5 million**

- **1Q03 Capital expenditures - $9.2 million**

- **Debt leverage**
  - **1Q03 - 1.3X**
  - **Anticipate after recapitalization - 1.7X**

- **Recapitalization accretion to earnings**
  - **Anticipate $0.30 in 2003**
  - **Anticipate $0.52 in 2004, or $0.13 per quarter**

*This information presented herein 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 stores; the Company's ability to acquire additional rent-to-own stores on favorable terms; the Company's ability to enhance the performance of these acquired stores, including the stores acquired in the Rent-Way acquisition; the Company's ability to control store level costs; the Company's ability to realize benefits from its margin enhancement initiatives; the results of the Company's litigation; the passage of legislation adversely affecting the rent-to-own industry; interest rates; the Company's ability to collect on its rental purchase agreements; the Company's ability to effectively hedge interest rates on its outstanding debt; changes in the Company's effective tax rate; changes in the Company's stock price and the number of shares of common stock that the Company may or may not repurchase; uncertainties and volatility in the credit markets; the ability to enter into a new senior credit agreement containing terms acceptable to the Company; the ability to obtain the financing to refinance the Company's 11% senior subordinated notes; factors that may restrict the Company's ability to redeem any outstanding notes on August 15, 2003, including the Company's financial situation at that time; and the other risks detailed from time to time in the Company's SEC filings, including but not limited to, its annual report on Form 10-K for the year ended December 31, 2002. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of April 29, 2003. 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 such date or to reflect the occurrence of unanticipated events*