

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE SECOND QUARTER 2008 EARNINGS
CONFERENCE CALL ON TUESDAY, JULY 29, 2008**

Reconciliation to Adjusted EBITDA (in thousands of dollars)	Three months ended June 30, 2008	Three months ended June 30, 2007
Reported earnings before income taxes	\$59,984	\$65,066
Add back:		
Restructuring expense	(\$15)	--
Interest expense, net	\$14,450	\$21,958
Depreciation of property assets	\$18,190	\$17,650
Amortization of intangibles	\$3,662	\$3,934
Adjusted EBITDA	\$96,271	\$108,608
EBITDA Margin	13.4%	15.0%

QUARTER ENDED JUNE 30, 2008 (Recurring and comparable basis)

- **STORE CONSOLIDATION**
 - Reached our goal of \$2.0 to \$2.5 million per month on pre-tax operating income starting in April 2008.
- **KEY INDICATORS**
 - **Saturday collections/weekly past dues**
 - 2Q08 of 6.3% – 61 basis points lower than last year
 - **Customer skips and stolens**
 - 2.3% in 2Q08
 - 2.6% in 1Q08
 - 2.7% in 2Q07
 - **Same store sales**
 - 0.9% in 2Q08
 - **Inventory**
 - Held for rent at 23.2%
 - Within normal range of 20-24%
- **ADJUSTED EBITDA**
 - **2Q08:**
 - \$96.3 million and 13.4% margin
 - **2008:**
 - Projecting \$390 million in EBITDA

- Projecting \$260 million in free cash flow
- **OPERATING CASH FLOW**
 - Generated over \$85 million in 2Q08 and \$213.1 million YTD through 6/30/08
 - Use of cash flow
 - \$29 million in capex
 - \$6 million in acquisition of stores and accounts
 - \$3 million in share repurchases of 150,000
 - Net reduction in senior debt of approximately \$171 million
 - Net reduction in subordinated debt of approximately \$30 million
 - Total reduction in indebtedness of over \$200 million
 - Additional \$24 million debt reduction since June 30, 2008
- **CASH ON HAND**
 - \$75.1 million cash on hand at June 30, 2008
- **DEBT**
 - \$788 million in senior debt
 - \$270 million in subordinated notes
 - Consolidated Debt leverage Ratio – 2.81X, down from 3.08X at year end, well below current covenant requirement of 3.5X and 12/31/08 covenant requirement of 3.25X and until the expiration of the facility in June of 2012
 - Net debt to book cap – 49.7%, down 510 basis points from a year ago
- **FINANCIAL SERVICES**
 - Opened 19 in July
 - Add 20 locations per month starting in July
 - Add 150 locations in 2008
- 18,000 co-workers

This press release and the guidance 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 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 control costs; 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; interest rates; 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 the Company's litigation; one or more parties filing an objection to the Shafer/Johnson settlement; a specified percentage of class members timely and validly opt out of the Shafer/Johnson settlement; the court hearing the Shafer/Johnson matter could refuse to approve the settlement or could require changes to the settlement that are unacceptable to the Company or the plaintiffs; 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, 2007, and its quarterly report for the quarter ended March 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.