

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE THIRD QUARTER 2008 EARNINGS
CONFERENCE CALL ON TUESDAY, OCTOBER 28, 2008**

Reconciliation to Adjusted EBITDA (in thousands of dollars)	Three months ended September 30, 2008	Three months ended September 30, 2007
Reported earnings before income taxes	\$45,582	\$38,859
Add back:		
Restructuring expense	213	--
Interest expense, net	\$12,967	\$21,716
ColorTyme franchisees settlement		(\$3,900)
Depreciation of property assets	\$18,191	\$18,028
Amortization of intangibles	\$3,545	\$3,953
Adjusted EBITDA	\$80,498	\$78,656
EBITDA Margin	11.4%	11.1%

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

• **KEY INDICATORS**

- **Saturday collections/weekly past dues**
 - Second best third quarter in the last six years
- **Customer skips and stolens**
 - 2.6% in 3Q08 – best third quarter in last four years
 - 3.2% in 3Q07
- **Same store sales**
 - 3.4% in 3Q08 vs. guidance of 3-4%
- **Inventory**
 - Held for rent is above our normal range due to normal 3Q seasonality and 4Q advertising special buys of \$14M which arrived in the last week of September

• **ADJUSTED EBITDA**

- 3Q08 - \$80.5 million and 11.4% margin – 30 basis points higher than 3Q07
- Sep 08 ytd - \$280 million and 12.8% margin
- LTM - \$363 million
- 2009 - Projecting \$375 million in EBITDA

- **OPERATING CASH FLOW**

- Generated over \$101 million in 3Q08 and \$315 million YTD through 9/30/08
- Use of cash flow – YTD through 9/30/08
 - \$41 million in capex
 - \$8 million in acquisition of stores and accounts
 - \$3 million in share repurchases
 - Total reduction in indebtedness of over \$265 million

- **DEBT**

- In quarter, reduced senior debt by \$34 million, subordinated notes by \$30 million for a total of \$64 million in last 90 days
- Consolidated Debt leverage Ratio – 2.59X, down from 3.08X at year end, below 12/31/08 covenant requirement of 3.25X and until the expiration of the facility in June of 2012
- Net debt to book cap – 45.9%, down 1100 basis points from December 2007

- **APU**

- In last 90 days or so, the average monthly APU on the entire portfolio is down over \$1.00 and that in by itself, is nearly a couple of million dollars a month in revenue

- **FINANCIAL SERVICES**

- Opened 55 since July
- Losses nearly doubled during the quarter, having averaged approx. 36%

- 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; our failure to comply with statutes or regulations governing 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; 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 reports for the quarters ended March 31, 2008, and June 30, 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.