

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE FOURTH QUARTER 2008 EARNINGS
CONFERENCE CALL ON TUESDAY, FEBRUARY 3, 2008
QUARTER ENDED DECEMBER 31, 2008 (Recurring and comparable basis)**

Reconciliation to Adjusted EBITDA (in thousands of dollars)	THREE MONTHS ENDED DECEMBER 31,	
	2008	2007
Reported earnings before income taxes	\$ 57,299	\$ (11,459)
Add back:		
Litigation expense (credit)	(4,607)	11,000
Gain on extinguishment of debt	(4,335)	-
Restructuring expense	1,399	38,713
Interest expense, net	10,901	21,942
Depreciation of property assets	18,114	18,674
Amortization of intangibles	4,500	3,809
Adjusted EBITDA	83,271	82,679
EBITDA Margin	11.90%	11.53%

- **KEY INDICATORS**
 - **Saturday collections/weekly past dues**
 - 2008's average was the lowest it has been in six years
 - **Customer skips and stolens**
 - Down 30 basis points from 2007
 - **Same store sales**
 - Flat in 4Q08
 - **Inventory**
 - Held for rent came down as expected in 4Q08 and remains comfortable within inventory levels
- **ADJUSTED EBITDA**
 - 4Q08 - \$83.3 million and 11.9% margin – 40 basis points higher than 4Q07
 - Dec 08 ytd - \$363.6 million and 12.6% margin

- **OPERATING CASH FLOW**
 - Generated approximately \$70 million in 4Q08 and \$385 million during 2008
 - Repurchased over 800,000 shares in 4Q08 at an average per share of less than \$13
 - Use of cash flow – During 2008
 - \$61 million in capex
 - \$16 million in acquisition of stores and accounts
 - \$13 million in share repurchases
 - Total reduction in indebtedness of over \$312 million
- **DEBT**
 - In quarter, reduced senior debt by \$32.3 million, subordinated notes by \$15 million for a total of \$47.3 million in last 90 days
 - Consolidated Debt leverage Ratio – 2.43X, down from 3.08X at year end (improvement of over 21%), below 12/31/08 covenant requirement of 3.25X
 - Allows us to step down our spread 25 bps on our Term Loan A and Revolver facilities going forward
 - Net debt to book cap – 42.4%, down over 1000 basis points from December 2007
- **APU**
 - In the process of adjusting other pricing by approximately 4% by adding just \$1.00 per week.
- **FINANCIAL SERVICES**
 - Continue work on integration of financial services kiosks in about 350 stores
 - Losses in January are in the low 20% range
- 18,000 co-workers

The above contains current 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, June 30, 2008 and September 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.