CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE FIRST QUARTER 2006 EARNINGS CONFERENCE CALL ON TUESDAY, APRIL 25, 2006

Reconciliation to EBITDA (in thousands of dollars)	Three months ended March 31, 2006	Three months ended March 31, 2005
Reported earnings before income taxes	$63,921	$76,526
Add back:		
Litigation (reversion) settlement		($8,000)
Interest expense, net	$11,563	$9,466
Depreciation of property assets	$13,467	$13,263
Amortization of intangibles	$886	$2,297
EBITDA	$89,837	$93,552
EBITDA Margin	14.8%	15.6%

QUARTER ENDED MARCH 31, 2006

- **Key Indicators**
  - **Saturday collections**
    - **Goal is 5.99% or less past due each Saturday night**
    - **Under 5.8% for quarter**
  - **Customer skips and stolens at just 2.1% of store revenue**
  - **Same store sales in 1Q – 1.8%, rental revenue comp – 1.1%**
  - **Same store sales guidance of flat to 1% in 2Q**
  - **Inventory held for rent at 19.9%**

- **Store Consolidation Plan**
  - **162 in original plan**
  - **Only a handful still being evaluated**
  - **Will realize approximately $1.0 to $1.5 million per month in EBITDA contribution**

- **EBITDA**
  - **Quarter ended March 31, 2006, nearly $90 million, margin of 14.8%**
  - **LTM Pro-forma EBITDA approximately $323.5 million, margin of 13.8%**
  - **2006 EBITDA margins of between 14% and 15%**

- **Operating Cash Flow**
  - **Generated >$61 million in operating cash flow in 1Q**
  - **Expect nearly $200 million for the entire year of 2006**

- **Use of Cash since beginning of 2006**
  - **Started 2006 with $58 million cash on hand**
  - **Used $16 million for CapEx**
  - **Used over $2.5 million for acquisition of stores and accounts**
  - **Close to $5 million for share repurchases (over 200 thousand shares)**

- **Reduced outstanding indebtedness by over $56 million**
- **Ended the quarter with approximately $46 million on hand**

- **Consolidated Debt leverage Ratio in 1Q06 of 2.2 times**

- **Outstanding Debt**
  - **$667 million at the end of 1Q**
  - **Debt levels**
    - **$343.875 million for senior term debt**
    - **$23.75 million for revolver (current availability over $93 million)**
    - **$300.0 million 7.5% subordinated notes**

- **Debt to book cap in 1Q06 – 43.5%**

- **Interest coverage ratio – around 6.0 times**

- **Share repurchases availability**
  - **Roughly $39 million under Board authorization**
  - **Roughly $120 million under our indenture and senior credit facility**

- **Six to seven cents of stock option expense for 2006 included in 2006 diluted earnings per share guidance of $2.00 to $2.10**

- **Financial products**
  - **Currently have 56 stores offering these services, added to 17 in 1Q06**
  - **Will add financial services to an additional 80 to 100 stores the balance of the year**

- **New Jersey – 43 stores**

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 Company's ability to open new rent-to-own 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; the Company's ability to control store level costs; the Company's ability to identify and successfully market products and services that appeal to the Company's customer demographic; the Company's ability to identify and successfully enter into new lines of business offering products and services that appeal to the Company's customer demographic, including the Company's financial services products; the results of the Company's litigation; the passage of legislation adversely affecting the rent-to-own or financial services industries; interest rates; the Company's ability to enter into new and collect on the Company's rental purchase agreements; the Company's ability to enter into new and collect on the Company's short term loans; economic pressures affecting the disposable income available to the Company's targeted consumers, such as high fuel and utility costs; 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; changes in the Company's stock price and the number of shares of common stock that we may or may not repurchase; and other risks detailed from time to time in the Company's SEC reports, including but not limited to, the Company's annual report on Form 10-K for the year ended December 31, 2005. 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.