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

Reconciliation to EBITDA (in thousands of dollars)	Six months ended June 30, 2006	Six months ended June 30, 2005
Reported earnings before income taxes	$127,212	$140,079
Add back:		
Litigation (reversion) settlement		($8,000)
Interest expense, net	$23,465	$18,901
Depreciation of property assets	$26,994	$26,534
Amortization of intangibles	$1,836	$4,452
EBITDA	$179,507	$181,966
EBITDA Margin	15.1%	15.4%

QUARTER ENDED JUNE 30, 2006

- **Key Indicators**
  - **Saturday collections**
    - **Goal is 5.99% or less past due each Saturday night**
    - **Consistent and lower than they have been the last few years for the same quarter**
  - **Customer skips and stolens at just 2.2% of store revenue**
  - **Same store sales**
    - **2Q – 1.1%**
    - **Guidance**
      - **3Q guidance - 2.5% to 3.5%**
      - **3Q normalized for Saturday vs. Friday 0.7% impact - 1.8% to 2.8%**
      - **4Q guidance – flat**
      - **4Q - normalized for Saturday lost business day 2.5% impact - 2.0% to 3.0%**
      - **2006 - 1.0% to 2.0%**
  - **Inventory**
    - **Held for rent at 22%**
    - **Held for rent normal range – 20% to 24%**

- **EBITDA**
  - **Quarter ended June 30, 2006, $89.7 million, margin of 15.4%**
  - **LTM Pro-forma EBITDA approximately $324.8 million, margin of 13.8%**
  - **2006 EBITDA margins of between 14% and 15%**

- **Operating Cash Flow**
  - **Generated $35 million in operating cash flow during first six months of 2006**
    - **Down $20 million when compared to the same period of the prior year**

    - **Reason – increase in working capital, or inventory purchases of roughly $50 million during the six month period ending June 30, 2006, as compared to a $13 million increase for the same period of the prior year**
  - **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 $33 million for CapEx**
  - **Used over $21 million for acquisition of stores and accounts**
  - **Close to $5 million for share repurchases (over 200 thousand shares)**
  - **Reduced outstanding indebtedness by roughly $7 million**
  - **Ended the quarter with approximately $41 million on hand**

- **Consolidated Debt leverage Ratio - 2.1 times**

- **Interest coverage ratio – approximately 6.5 times**

- **Debt to book cap – 43.9%, reduction from 46.8% at year end**

- **Outstanding Debt as of June 30, 2006**
    - **$717 million**
    - **Debt levels**
      - **$343.0 million for senior term debt**
      - **$74.15 million for revolver (current availability over $72.5 million)**
      - **$300.0 million 7.5% subordinated notes**

- **Senior credit facility refinancing**
    - **Increased revolver from $250 million to $400 million**
    - **Created additional flexibility within our covenant package**
    - **Tightened the spreads on our borrowings by 50 basis points**
    - **Will record a charge of $2.2 million during 3Q to write off unamortized financing fees from the prior senior credit facility**

- **New senior credit facility balances**
    - **$200 million term loan A**
    - **$125 million term loan B**
    - **$68 million for revolver (current availability over $222 million)**

- **Financial services**
  - **Currently have 77 stores as of June 30 offering these services, added 21 in 2Q06 and 38 year-to-date**
  - **Will add financial services to an additional 60 to 70 stores the balance of the year**
  - **Financial services store at maturity (defined as 18-24 months) - $15 to $20K per month of revenue and EBITDA margin of 30% to 40%**

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 estimates with respect to self insurance liabilities and income tax 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; 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 and its quarterly report on Form 10-Q for the quarter ended March 31, 2006. 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.