

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE FOURTH QUARTER 2007 EARNINGS
CONFERENCE CALL ON TUESDAY, FEBRUARY 5, 2008**

| Reconciliation to Adjusted EBITDA (in thousands of dollars) | Three months ended December 31, 2007 | Three months ended December 31, 2006 |
|--|---|---|
| Reported earnings before income taxes | (\$11,459) | (\$793) |
| Add back: | | |
| Litigation settlement expense | 11,000 | \$58,000 |
| Refinancing expense | -- | \$2,638 |
| Restructuring expense | \$38,713 | -- |
| Interest expense, net | \$21,942 | \$17,551 |
| Depreciation of property assets | \$18,674 | \$15,172 |
| Amortization of intangibles | \$3,809 | \$2,728 |
| Adjusted EBITDA | \$82,679 | \$95,296 |
| EBITDA Margin | 11.50% | 14.50% |

QUARTER ENDED DECEMBER 31, 2007 (Recurring and comparable basis)

- **STORE CONSOLIDATION**
 - On track for additional \$2.0 to \$2.5 million in incremental operating income on a monthly basis beginning in the second quarter of 2008
- **KEY INDICATORS**
 - **Saturday collections/weekly past dues**
 - 4Q07 - 50 basis points lower than last year
 - **Customer skips and stolens**
 - Down 40 basis points from the summer
 - **Same store sales**
 - 1.1% in 4Q07
 - 2.1% in 2007
 - **Inventory**
 - Held for rent at 21.6%, down almost 3% from last quarter
 - Down 110 basis points versus 4Q06 of 22.7%
- **ADJUSTED EBITDA**
 - **4Q07:**
 - \$82.7 million and 11.5% margin
 - A 40 basis point increase from 3Q07

- **2007:**
 - \$388.3 million and 13.4% margin
 - 8.9% increase from prior year.
- **2008:**
 - Projecting \$390 to \$410 million
- **OPERATING CASH FLOW**
 - **Generated over \$240 million in operating cash flow in December YTD 2007**
 - **Increase of over \$53 million from the prior year**
- **Ended the quarter with approximately \$97.4 million cash on hand**
- **OUTSTANDING DEBT**
 - **\$1.259 billion in December**
 - **Debt levels**
 - \$959.3 million for senior term debt
 - \$300.0 million 7.5% subordinated notes
 - Reduced outstanding indebtedness:
 - Over \$34 million in 2007
 - Since end of December 2007, reduced by over \$60 million
 - Current revolver and line of credit capacity is roughly \$280 million
 - Consolidated Debt leverage Ratio – 3.08X
 - Net debt to book cap – 56.9%, down 90 basis points from a year ago
 - **Debt reduction of \$34 million and share repurchases of \$83.5 million in 2007 was a prudent use of our strong recurring cash flow**
 - **\$56 million of remaining capacity for share repurchases relative to the Board approved plan of \$500 million**
- **FINANCIAL SERVICES**
 - Add between 150 to 200 locations in 2008
- **20,000 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 additional costs and expenses that could be incurred in connection with the store consolidation plan; uncertainties regarding the 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 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 affecting the disposable income available to the Company's targeted consumers, such as high fuel and utility costs; 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; the court hearing the Walker matter could refuse to approve the settlement or could require changes to the settlement that are unacceptable to the Company or the plaintiffs; the negotiation of and entry into definitive settlement documentation with respect to the prospective settlement of the Shafer/Johnson matter; one or more parties filing an objection to the prospective Shafer/Johnson settlement; a specified percentage of class members timely and validly opt out of the prospective Shafer/Johnson settlement; the court hearing the Shafer/Johnson matter could refuse to approve the prospective settlement or could require changes to the prospective settlement that are unacceptable to the Company or the plaintiffs; and the other risks detailed from time to time in our SEC reports, including but not limited to, the Company's annual report on Form 10-K for the year ended December 31, 2006, and its quarterly reports for the quarters ended March 31, 2007, June 30, 2007 and September 30, 2007. 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.