CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE THIRD QUARTER 2017 EARNINGS CONFERENCE CALL ON TUESDAY, OCTOBER 31, 2017
QUARTER ENDED SEPTEMBER 30, 2017

Reconciliation to Adjusted EBITDA	THREE MONTHS ENDED SEP 30	
	2017	**2016**
Revenues	**$643,965**	**$693,877**
Reported (Loss) Earnings Before Income Taxes	**$(12,896)**	**$6,087**
Add back:		
Interest Expense, net	11,276	11,569
Depreciation, amortization and write-down of intangibles	18,679	19,998
Adjusted EBITDA	**$17,059**	**$37,654**
EBITDA Margin	***2.6%***	***5.4%***

CONSOLIDATED

- Total Revenues for Q3’17 were $644.0 million, down 7.2% vs. prior year
- EBITDA margin was down 170 basis points vs. Q2’17

HURRICANE IMPACT

- Company estimates that the effects of the hurricanes reduced revenue by $5 to $6 million and EPS by $0.04 to $0.05 in the quarter
- The impact was approximately 60% from Core and 40% from Acceptance NOW
- Hurricane impacted approximately 230 of our Core stores and 190 of our Acceptance NOW stores
- All but 4 of the U.S. stores are now back open, however many of the Puerto Rico stores remain closed, or at least not fully operational
- There are 38 Core stores and 25 Acceptance NOW store in Puerto Rico that produce $4.0 to $4.5 million in monthly revenue
- Impacted Same Store Sales by approximately 140 basis points

CORE U.S.

- Total revenues were down 8.1% driven by a same store sales decline of 5.1% and a 2.0% reduction in average store count, and the impact from the recent hurricanes
- Year over Year merchandise held for rent improved by 350 bps sequentially
- Core U.S Same Store Sales improved 740 bps since Q1’17
- Average ticket of the overall portfolio was up 5.7% year over year
- Ownership rates higher year over year by almost 5%
- Have moved our percentage of “new” merchandise in our stores by up to 770 basis points year over year

ACCEPTANCE NOW

- Expect revenue to be approximately $180 million in Q4'17 or approximately $800 million for 2017
- Opened 190 stores YTD

MEXICO

- Significantly reduce our overall idle units in both the stores and DCs by over 30% year over year
- Reduced our long-term store idle by 37%, helping us raise our ticket on our in-store assortment by over 5% year over year
- Q3'17 delinquencies improved by 140 basis points

GROSS PROFIT

- Core
  - Gross profit margin was 70.0%, 120 basis points lower than a year ago

- Acceptance Now
  - Gross margin was 50.0%, down 300 basis points from last year

OTHER STORE EXPENSES

- Within Core segment, skip/stolen losses were 2.4% in Q3'17 vs. 4.7% last year.

- Within Acceptance Now, skip/stolen losses were 10.8%

OPERATING PROFIT/EBITDA

- Core
  - EBITDA was $32.5 million and EBITDA margin was down 30 basis points from the prior year
  - The gap in EBITDA margin year over year improved sequentially by 380 basis points
- Acceptance Now
  - EBITDA was $16.4 million

DEBT/LEVERAGE

- Total debt was $637.4 million with $55 million drawn on the revolver
- Fixed Charge Coverage was 0.5x leaving approximately $147 million of available capacity on the revolver, taking into account the additional $50 million necessary given the fixed charge coverage rate
- Total liquidity at the end of the quarter was $223 million
- YTD, we have generated approximately 135 million of cash from operations

COWORKERS

- 18,500

The information above contains 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," "believe," or “confident,” or the negative thereof or variations thereon or similar terminology. The Company believes that the expectations reflected in such forward-looking statements are accurate. However, there can be no assurance that such expectations will occur. The Company's actual future performance could differ materially from such statements. Factors that could cause or contribute to such differences include, but are not limited to: the general strength of the economy and other economic conditions affecting consumer preferences and spending; factors affecting the disposable income available to the Company's current and potential customers; changes in the unemployment rate; difficulties encountered in improving the financial and operational performance of the Company's business segments; the Company's chief executive officer and chief financial officer transitions, including the Company's ability to effectively operate and execute its strategies during the interim period and difficulties or delays in identifying and/or attracting a permanent chief financial officer with the required level of experience and expertise; failure to manage the Company's store labor and other store expenses; the Company’s ability to develop and successfully execute strategic initiatives; disruptions caused by the operation of the Company's store information management system, and its transition to more-readily scalable, “cloud-based” solutions; the Company's ability to develop and successfully implement digital or E-commerce capabilities, including mobile applications; disruptions in the Company's supply chain; limitations of, or disruptions in, the Company's distribution network; rapid inflation or deflation in the prices of the Company's products; the Company's ability to execute and the effectiveness of a store consolidation, including the Company's ability to retain the revenue from customer accounts merged into another store location as a result of a store consolidation; the Company's available cash flow; the Company's ability to identify and successfully market products and services that appeal to its customer demographic; consumer preferences and perceptions of the Company's brand; uncertainties regarding the ability to open new locations; the Company's ability to acquire additional stores or customer accounts on favorable terms; the Company's ability to control costs and increase profitability; the Company's ability to retain the revenue associated with acquired customer accounts and enhance the performance of acquired stores; the Company's ability to enter into new and collect on its rental or lease purchase agreements; the passage of legislation adversely affecting the Rent-to-Own industry; the Company's compliance with applicable statutes or regulations governing its transactions; changes in interest rates; adverse changes in the economic conditions of the industries, countries or markets that the Company serves; information technology and data security costs; the impact of any breaches in data security or other disturbances to the Company's information technology and other networks and the Company's ability to protect the integrity and security of individually identifiable data of its customers and employees; changes in the Company's stock price, the number of shares of common stock that it may or may not repurchase, and future dividends, if any; changes in estimates relating to self-insurance liabilities and income tax and litigation reserves; changes in the Company's effective tax rate; fluctuations in foreign currency exchange rates; the Company's ability to maintain an effective system of internal controls; 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, 2016, and its Quarterly Reports on Form 10-Q for the quarters ended March 31, 2017, June 30, 2017, and September 30, 2017. 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 hereof or to reflect the occurrence of unanticipated events.