J.P. Morgan SMid Cap Conference

(includes updates from the Investor Day on November 10, 2010)

December 3, 2010

Safe Harbor Statement

This presentation 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," 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 control costs and increase profitability; the Company's ability to identify and successfully enter new lines of business offering products and services that appeal to its customer demographic; the Company's ability to enhance the performance of acquired stores; the Company's ability to retain the revenue associated with acquired customer accounts; 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; the Company's failure to comply with statutes or regulations governing the rent-to-own or financial services industries; interest rates; increases in the unemployment rate; 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; future dividends; 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; conditions affecting consumer spending and the impact, depth and duration of current economic conditions; the resolution of material litigation; our ability and the results therefrom to successfully manage the strategic alternatives process with respect to our financial services business and the results therefrom; 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, 2009, and its quarterly reports on Form 10-Q for the quarters ended March 31, 2010 , June 30, 2010 and September 30, 2010. 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.

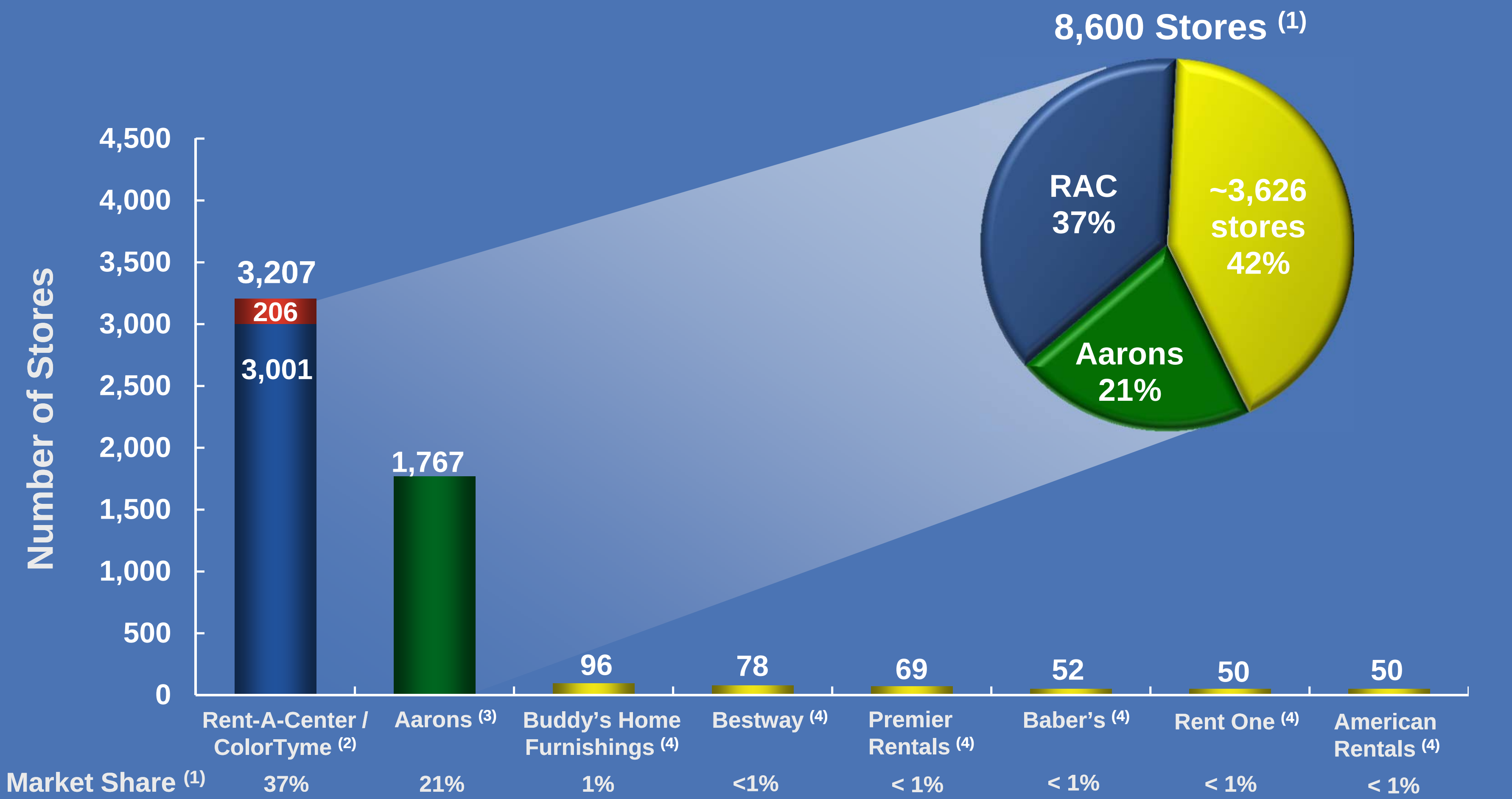
Key Investment Rationale

- Leading rent-to-own operator in the U.S.
- Proven business model
- Growing revenue and profitability in our core rent-to-own business
- Expanding in the U.S and international markets
- Developing and expanding into complementary lines of business
- Financially solid
    - Strong cash flow generation
    - Sound balance sheet and strong credit statistics

Leading RTO Operator in U.S.

- Largest rent-to-own operator in the U.S.
  - 37% market share based on store count
  - National footprint of approximately 3,000 company-owned stores and 200 franchised stores
- Broad selection of high quality, brand-name merchandise under flexible rental purchase agreements
- Primarily serves the “underbanked” consumer
- Generated $2.7 billion in LTM revenue and $382 million in LTM adjusted EBITDA as of September 30, 2010

Leading Player in Fragmented Marketplace

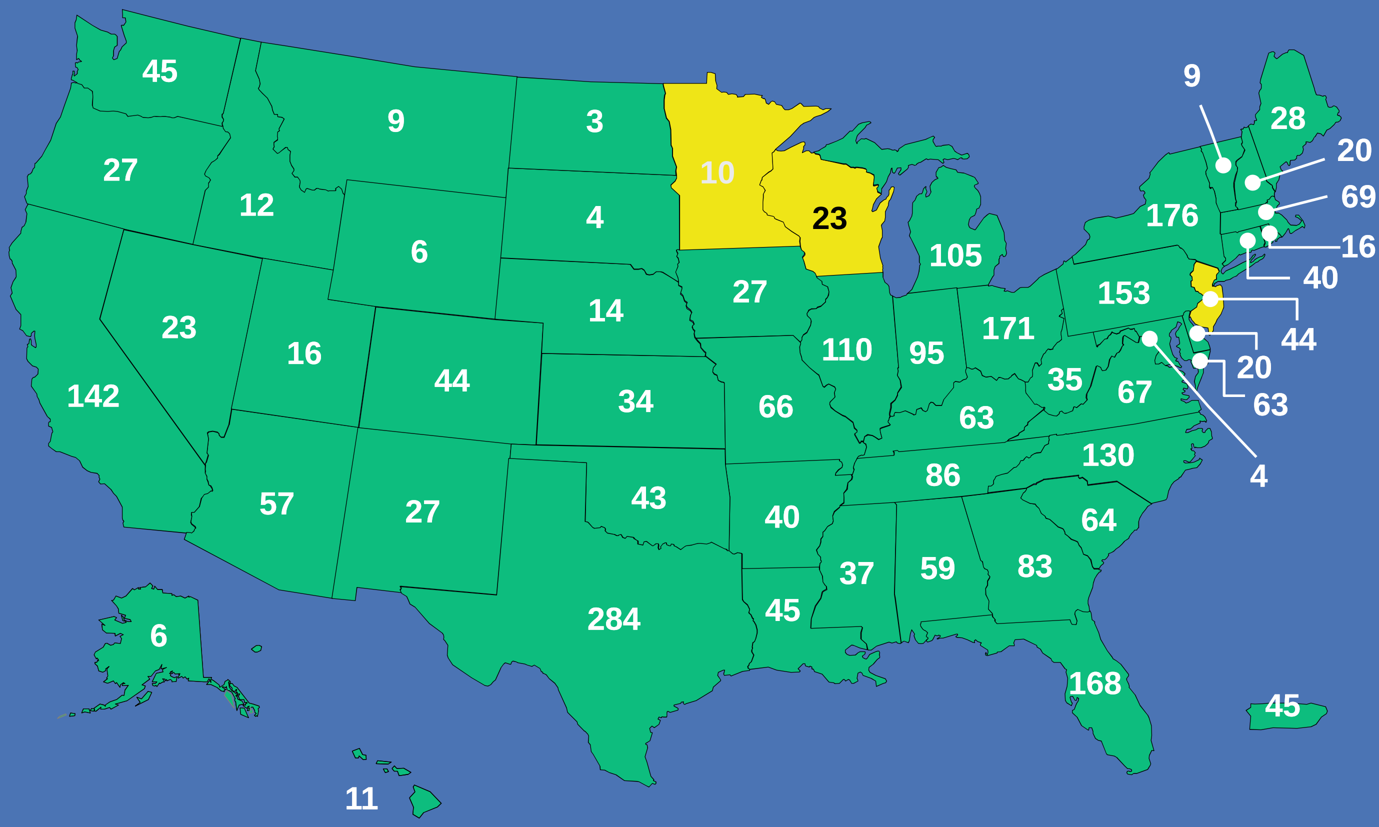


1) APRO (Association of Progressive Rental Organizations) website dated August 31, 2010
2) Company data as of September 30, 2010
3) Company press release dated October 25, 2010
4) Company website estimate as of October 18, 2010

Rent-to-Own is an Appealing Transaction...

...Within a Favorable Legislative Framework...

3,000 domestic company-owned stores



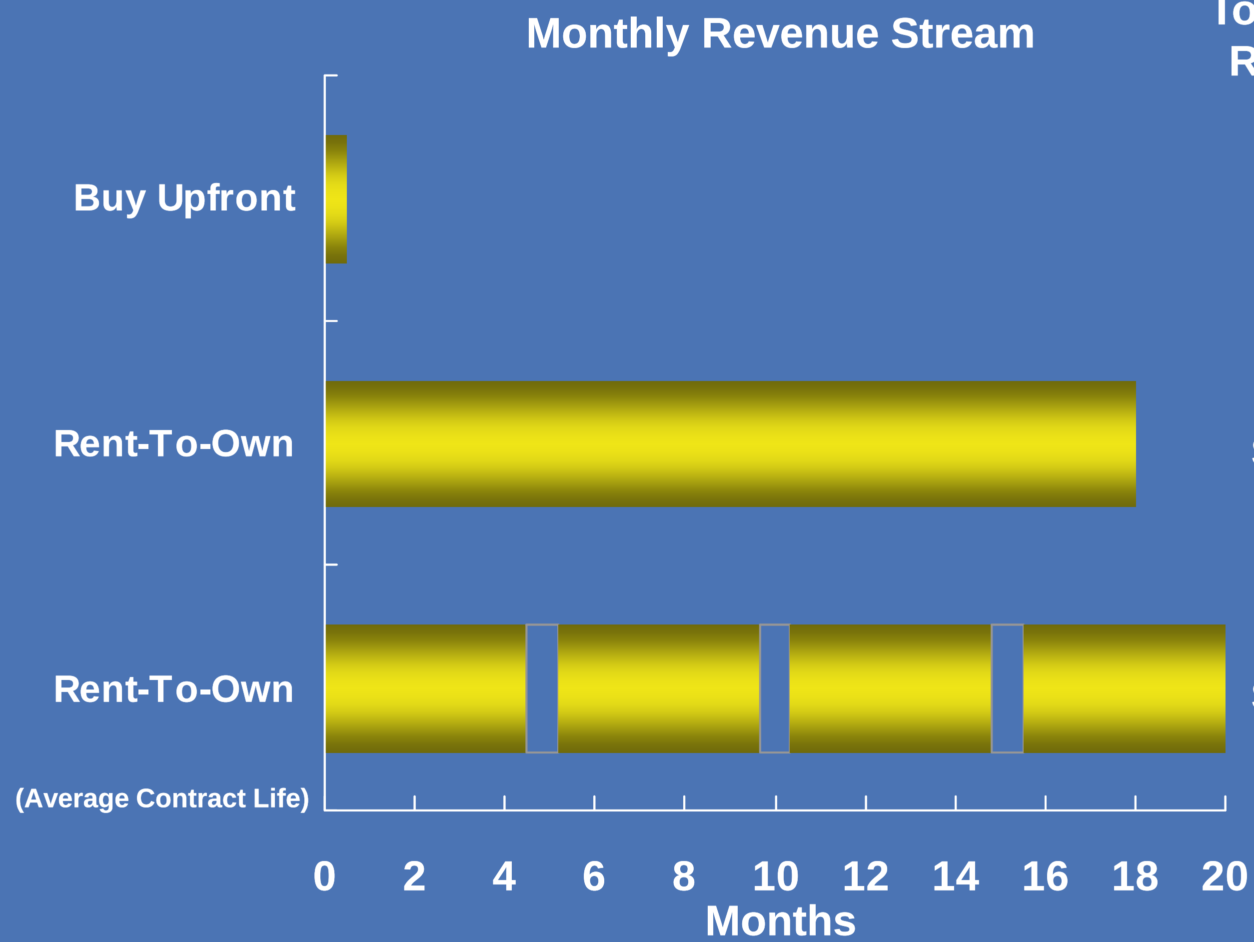
Favorable State Regulation Developing/Unfavorable State Regulation

...While Serving the "Underbanked Working Family"...

- Approximately 83% of customers in the rent-to-own industry have household incomes between $15,000 and $50,000 [1]
- Approximately 43.6 million households with household incomes between $15,000 and $50,000 [2]
- Industry is serving only 4.1 million of these households at a given time[1]
- Company believes the target market is growing with the "Sub-Prime" market now at 35% of the population[3]

1) APRO (Association of Progressive Rental Organizations) website dated October 26, 2010
2) U.S. Census Bureau – 2010 CPS Survey
3) FICO report dated July 13, 2010

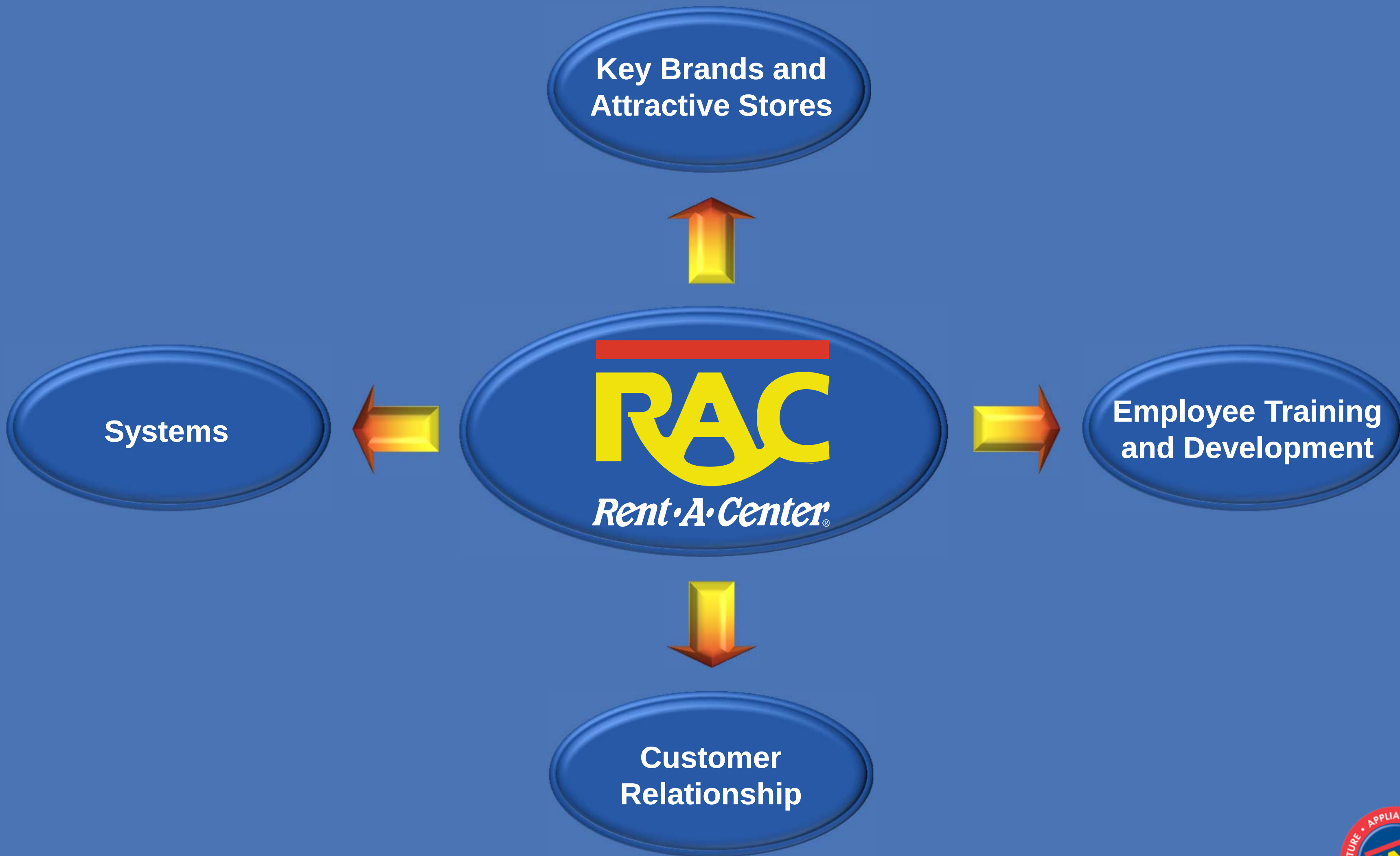
...With Attractive Economics



	Total Rental Revenues	COGS	Gross Margin
Buy Upfront	$ 850	$ 425	50.0%
Rent-To-Own	$ 1,700	$ 425	75.0%
Rent-To-Own (Average Contract Life)	$ 1,890	$ 425	77.5%

* The rental purchase transaction is a flexible alternative for consumers with features that include no long-term obligation and the right to terminate the transaction without penalty. For 75% of our initial rental purchase agreements, the customer returns the merchandise before acquiring ownership and the average term of the agreement is 4 to 5 months.

Proven Business Model



Easily Accessible, Highly Visible Sites

Leased sites only
No warehouses
Vendors ship directly to the stores

High Quality, Brand-Name Merchandise

Electronics
34% of Rental Revenue

SONY
LG
TOSHIBA
JVC
PHILIPS

Furniture
31% of Rental Revenue

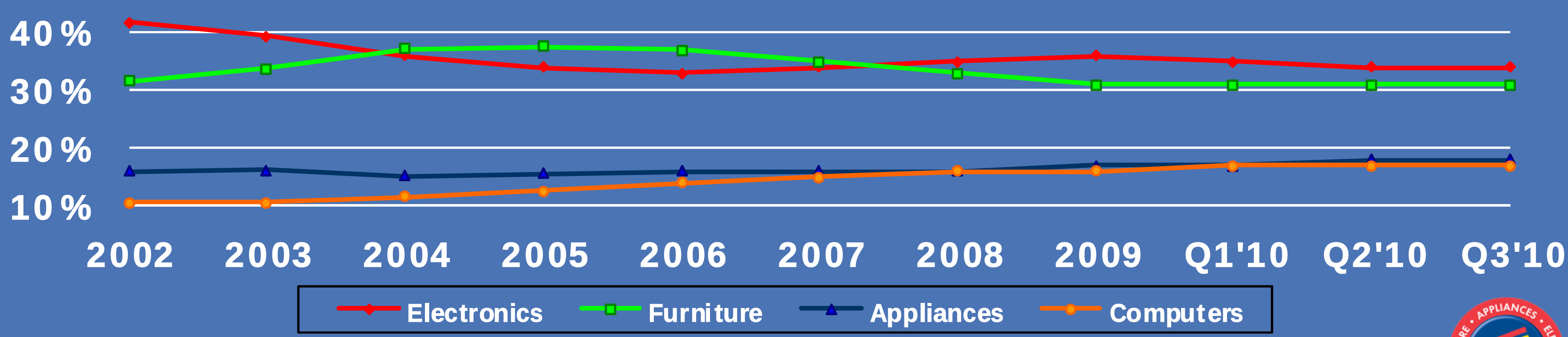
ASHLEY
STANDARD furniture
Serta
klaussner home furnishings

Appliances
18% of Rental Revenue

Whirlpool

Computers
17% of Rental Revenue

hp
COMPAQ
SONY
DELL
TOSHIBA



Represents a rolling 12 months of actual data

Our Forward Focus

- Grow revenue and profitability of core stores
- Open and acquire more stores in the U.S.
- Expand abroad
- Develop complementary lines of business
- Leverage our financial strength
  - Invest in technology
  - Maintain a sound balance sheet
  - Maximize shareholder value

Financial Overview

Our Story - 2009 to 2014 Growth Projections

- 4% - 6% Revenue growth (CAGR)
- 6% - 7% EBITDA growth (CAGR)
- $165 - $225 million FCF generation
- Maximize shareholder value

Strategic Objectives – Initiatives

	# of Locations					
	'09A	'10P	'11P		'14P	
			Low	High	Low	High
RAC Acceptance	82	200	300	350	600	800
Mexico	0	5	30	80	180	380
Canada	18	18	25	35	100	185

(1) Growth of initiatives is cumulative from '11P-'14P

Recent Financial Performance

	'08A		'09A		'10P	
	$	Margin	$	Margin	$	Margin
Total Revenue[1]	$2,836		$2,696		$2,728	
% Change	*(1.6%)*		*(4.9%)*		*1.2%*	
EBITDA[1]	$365	12.9%	$354	13.1%	$380	13.9%
EPS	$2.04		$2.48		$2.77	
% Change	*1.5%*		*21.6%*		*11.7%*	

NOTES:
(1) Excludes DPI from '08A and '09A
Reconciliation is available in the appendix at the end of the presentation
(2) Dollars in millions, except EPS

Capital Structure

	Pro Forma(1) Sep 30, 2010	% of Book Capital	Sep 30, 2010	% of Book Capital	Sep 30, 2009	% of Book Capital
Cash	$ 180.8		$ 80.8		$ 39.9	
Senior Credit Facilities	396.1	19.4%	596.1	30.6%	659.1	35.3%
Sub Notes	300.0	14.6%	-	0.0%	-	0.0%
Total Debt	696.1	34.0%	596.1	30.6%	659.1	35.3%
Shareholder's Equity	1,352.9	66.0%	1,352.9	69.4%	1,209.3	64.7%
Total Capitalization	$ 2,049.0	100.0%	$ 1,949.0	100.0%	$ 1,868.4	100.0%
Net Debt/Total Capitalization		25.1%		26.4%		33.1%

Consolidated Leverage Ratio 1.42x (Q3'10)
Consolidated Fixed Charge Coverage Ratio 2.03x (Q3'10)

NOTE:
(1) Sep 30, 2010 Pro Forma Balance Sheet includes the impact of raising $300 million of senior unsecured notes
(2) Dollars in millions

Schedule of Free Cash Flow
2011 Estimate

EBITDA	$390 - $410
Net Cash Interest	($25)
CapEx	($75)
Working Capital	($5)
Taxes	($130)
Free Cash Flow	$155 - $175

OPERATING CASH FLOW	$230 - $250
CapEx	($75)
Free Cash Flow	$155 - $175

NOTE:
(1) Potential uses of Free Cash Flow include acquisitions, common stock repurchases or reduction in outstanding indebtedness.
Dollars in millions

Capital Allocation Philosophy

- Reinvest for future growth
  - Working capital
  - CAPEX
  - Acquisitions
- Distribute dividends
- Repurchase shares
- Mandatory debt reduction

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Appendix

GAAP to Non-GAAP Reconciliation

	FYE '08A	FYE '09A
REVENUE		
GAAP TOTAL REVENUE	**$2,884.2**	**$2,752.0**
Less: DPI	48.0	56.1
Pro Forma TOTAL REVENUE	**$2,836.2**	**$2,695.9**
EBITDA		
GAAP EBIT	**$221.3**	**$270.4**
Plus: Litigation Expense (Credit)	(4.6)	(4.9)
Plus: Restructuring Expense	4.5	0.0
Plus: Gain on extinguishment of debt	(4.3)	0.0
Plus: Interest Expense, net	57.4	26.0
Plus: Amortization	16.6	2.8
Plus: Depreciation	72.7	65.8
Adjusted EBITDA	**$363.6**	**$360.1**
Less: DPI	(1.8)	6.1
Pro Forma EBITDA	**$365.4**	**$354.0**

NOTE:
(1) Dollars in millions