CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE FIRST QUARTER 2018 EARNINGS CONFERENCE CALL ON TUESDAY, MAY 1, 2018
QUARTER ENDED MARCH 31, 2018

Reconciliation to Adjusted EBITDA	**THREE MONTHS ENDED MAR 31**	
	2018	**2017**
Revenues	**$698,043**	**$741,986**
Reported (Loss) Earnings Before Income Taxes	**$(3,966)**	**$3,329**
Add back:		
Interest Expense, net	11,151	11,474
Depreciation, amortization and write-down of intangibles	17,900	18,541
Adjusted EBITDA	**$25,085**	**$33,344**
EBITDA Margin	***3.6%***	***4.5%***

CONSOLIDATED

- Consolidated Total Revenues were $698 million, down 5.9 percent versus prior year primarily due to closures of certain Core U.S and Acceptance NOW locations, offset by a consolidated same stores increase of 0.8 percent
- Adjusted EBITDA was $25.1 million, and EBITDA margin was down 90 basis points versus prior year
- Net diluted loss per share on a GAAP basis was $0.37 cents, and net diluted loss per share excluding special items was $0.08 cents

CORE U.S.

- Total revenues were down 1.8% primarily due to the rationalization of the Core U.S. store base partially offset by a same store sales increase of 0.3 percent
- Same store sales improved sequentially by 390 basis points driven by higher growth in customers and agreements and a higher average ticket
- Rental Merchandise On-Rent decreased $29 million from Q1 to Q4
- The portfolio in the Core business ended the quarter $3.8 million ahead of our plan. In a portfolio business, the $3.8 million we were ahead at the end of Q1 rolls forward each month through the rest of the year, it would translate to a $34 million dollar topline benefit
- Store labor expense was down $2.4 million driven by lower store count, and other store expenses were down $7.2 million driven by a lower store count, timing related to advertising expense, and lower losses

ACCEPTANCE NOW

- Total revenues decreased by 16.0 percent primarily due to store closures of the Company's Conn's and HHGregg locations partially offset by a same store sales increase of 3.3 percent
- Labor was down $8.7 million and other store expenses were down $5.6 million versus last year primarily due to a lower store count.

FRANCHISE

- During the first quarter, the company completed a transaction with an existing franchisee to refranchise 31 core locations

CORPORATE

- Corporate operating expenses increased $6.1 million compared to prior year primarily due to a one-time benefit, in the first quarter of 2017, resulting from the reversal of unvested stock compensation previously granted to former executives

GROSS PROFIT

- Core
  - Gross profit margin was 69.8%, 90 basis points higher than a year ago

- Acceptance Now
  - Gross profit margin was 45.1%, down 370 basis points from the prior year, driven by the merchandise book value cost adjustment on returned Acceptance Now product in Core stores, discounting early payout amounts to encourage ownership, and new value proposition changes

OTHER STORE EXPENSES

- Within Core segment, skip/stolen losses were 3.1% in Q1'18 vs. 3.1% last year.

- Within Acceptance Now, skip/stolen losses were 8.9%

OPERATING PROFIT/EBITDA

- Core
  - EBITDA was $40.0 million and EBITDA margin increased 160 basis points from the prior year
- Acceptance Now
  - EBITDA was $20.3 million in the first quarter

DEBT/LEVERAGE

- Total debt was $604 million with $20 million drawn on the revolver

- Approximately $180 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 $261 million
- YTD, we have generated approximately 85 million of cash from operations
- Reduced outstanding debt balance by $78 million since the end of the fourth quarter, paid down the revolver by $65 million

CASH TAXES

- Since the end of the first quarter, received a tax refund of $10 million

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; uncertainties concerning the outcome, impact, effects and results of the Company’s exploration of its strategic and financial alternatives; difficulties encountered in improving the financial and operational performance of the Company's business segments; the Company’s ability to refinance its senior credit facility expiring in early 2019 on favorable terms, if at all; risks associated with pricing changes and strategies being deployed in the Company's businesses; the Company's ability to realize any benefits from its initiatives regarding cost-savings and other EBITDA enhancements, efficiencies and working capital improvements; the Company's chief executive officer transition, including the Company's ability to effectively operate and execute its strategies during the transition period; the Company's ability to execute its franchise strategy; 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; the Company's 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, and the impact, effects and results of the changes we have made and are making to our distribution methods; 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; 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 the Company's dividend policy and any changes thereto, 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, 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.