2Q 2020 Earnings Call Supplemental Presentation

August 5, 2020

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This presentation also contains certain non-GAAP measures. Please refer to the Appendix accompanying this presentation for a reconciliation of non-GAAP measures to the most comparable GAAP measures.

Proudly Supporting Our Customers and Employees

Supporting Our Customers

- **Our branches remain open and available to service the needs of our customers**
  - Substantially all of our branches are open, and we have increased the frequency of cleaning and disinfecting our facilities
  - Strictly following CDC guidelines on social distancing
  - Currently closing loans by appointment, curbside, and remotely
  - Branches offer curbside payment drop-off, and customers are also taking advantage of our customer payment portal
- **Communicating with our customers to inform them of our borrower assistance programs, ability to pay via electronic and telephonic means, and branch hours**
- **Several special borrower assistance programs to support our customers**
  - Special renewal and upsell programs to existing customers
  - Expanded deferral eligibility policies, including waiving late fees

Supporting Our Employees

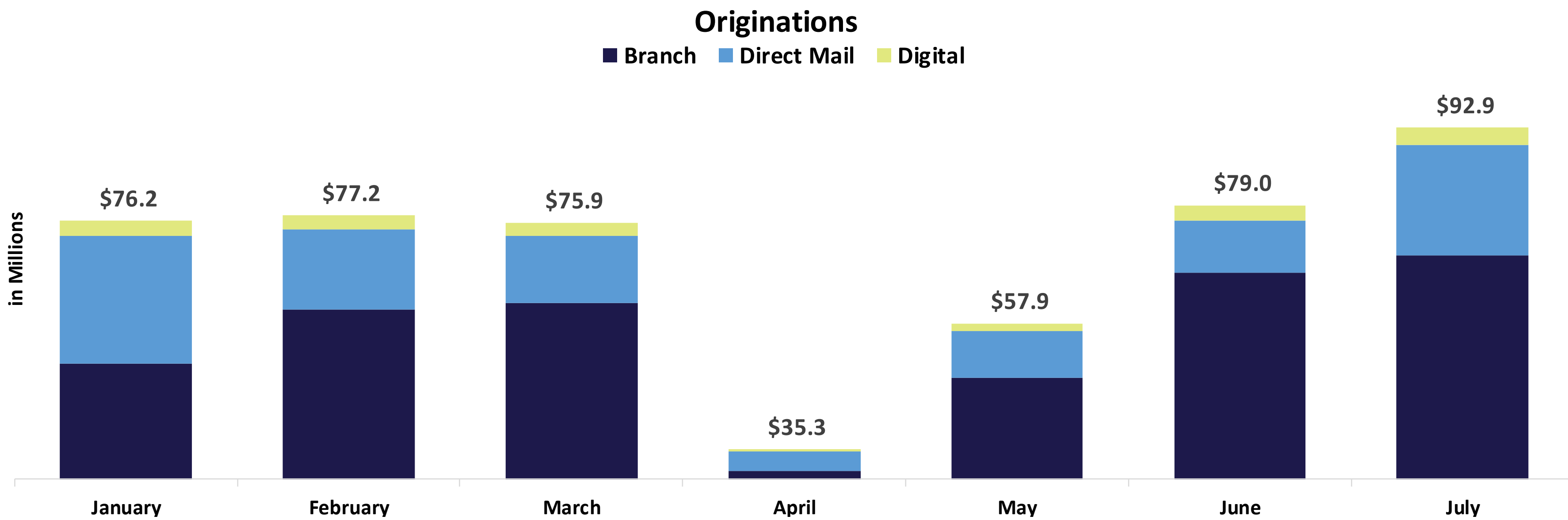
- **Created an HR contact center designed to:**
  - Monitor employee exposure
  - Address field employee questions and concerns
- **Offering contingent pay for employees that test positive for COVID-19**
- **Expanded the PTO policy to provide employees flexibility to address personal obligations and to assist in situations where employees are unable to work remotely**
- **Covering the cost of virtual health visits for employees**
- **Implemented more frequent cleaning and sanitizing of our branches, installed acrylic protective shields, and equipped staff with disinfectant and face masks**
- **Corporate, centralized employees, and some field staff are working remotely using secure remote access connections**

Proven Operating Model and Effectively Managing the Ongoing COVID-19 Crisis

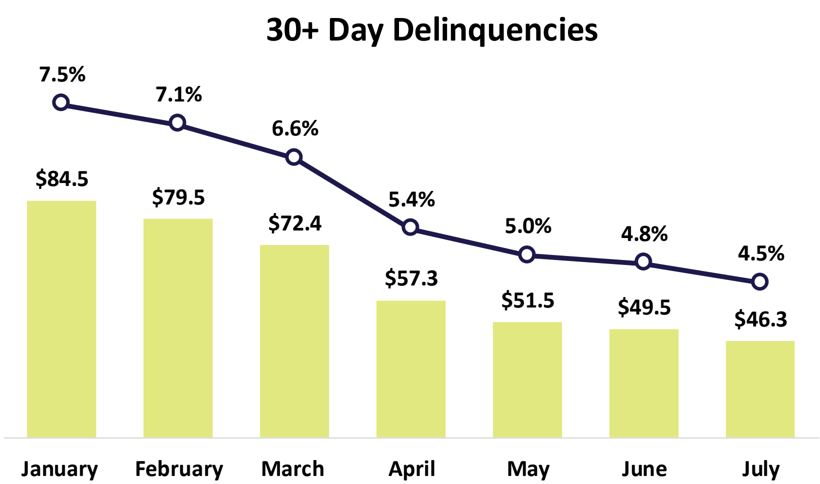
	Our Proven Approach	Ongoing COVID-19 Response
Customer-Centric Focus	• Strong relationship-driven customer interaction model allows us to create responsible lending solutions and service our customers' needs	• Proactively deployed borrower assistance programs; June 30, 2020 30+ day delinquency rate at 4.8% • Rolled out remote loan closing capabilities across the branch network
Sound Data-Driven Credit Underwriting	• Adoption of new scorecards positions us well throughout the cycle • Proactively monitor credit trends to make underwriting adjustments • Large loan upsell strategy provides "on us" payment history • Proven borrower assistance programs to mitigate losses	• Paused direct mail and digital originations in April to recalibrate risk-adjusted returns • Restarted these channels in May to achieve acceptable risk-adjusted returns under our severe stress scenario • Tightened branch credit underwriting using our custom scorecards
Significant Liquidity and Strong Balance Sheet	• Available liquidity of $162 million as of July 31, 2020 • Conservatively funded debt-to-tangible equity ratio (1) of 2.7x as of June 30, 2020	• Reducing discretionary expenses and pacing investments • Benefits from credit programs support capital and liquidity

(1) This is a non-GAAP measure. Refer to the Appendix for a reconciliation to the most comparable GAAP measure.

Monthly Lending and Collection Activity



% Y/Y Change	0%	12%	2%	(65%)	(58%)	(29%)	(27%)



Borrower Assistance Program Usage (1)	2.3%	2.2%	2.3%	5.8%	3.1%	2.3%	2.1%

(1) Percentage of accounts that utilized borrower assistance programs during the month

- Branch originations rebounded from April's low of $32MM to $70MM in July
- Reinitiated our direct mail campaigns and digital channel, focusing on higher credit quality customers. In July, these channels produced $23MM of originations, up from $4MM in April
- July 30+ delinquency improved 190 bps, or $20MM, vs. prior year from new custom scorecards, effective borrower assistance programs, and the government stimulus
- Borrower assistance programs at 2.1% in July, back to normalized levels

Significant Capacity to Absorb Losses

Our balance sheet is in a strong position to absorb losses

Absorption Capacity (in millions)	2Q 20
Total stockholders' equity	$259.9
Allowance for credit losses	$142.0
Total absorption capacity	**$401.9**
Absorption capacity as % of net finance receivables	**39.3%**
TTM Margin (revenue less G&A and interest expense) (1)	$166.9
Additional capacity using TTM margin	**16.3%**
Total absorption capacity with TTM margin	**55.6%**
TTM Net credit loss rate (2)	**9.6%**
Net finance receivables	$1,022.6

(1) TTM Margin defined as total revenue of $375.6 million, less general and administrative expenses of $168.8 million and interest expense of $39.9 million from 3Q 19 through 2Q 20

(2) Net credit losses as a percentage of average net finance receivables

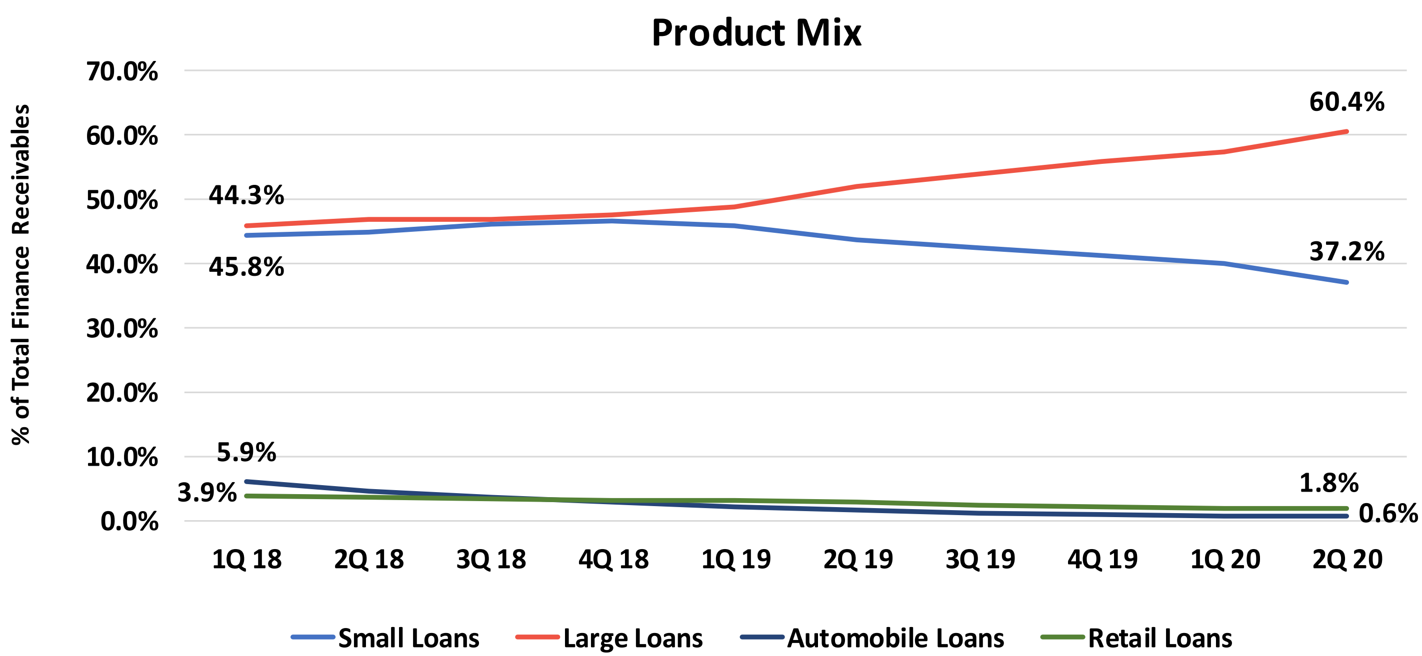
2Q 20 Financial Highlights

dollars in millions (except per share amounts)	2Q 20	2Q 19	$ Chg B/(W)	% Chg B/(W)
Average net finance receivables (ANR)	$ 1,049.8	$ 954.9	$ 94.9	9.9%
Interest & fee income	80.1	76.0	4.1	5.4%
Total revenue	89.9	84.3	5.6	6.6%
Provision for credit losses	27.5	25.7	(1.8)	(6.9%)
G&A expense	41.5	37.7	(3.8)	(10.0%)
Interest expense	9.1	9.8	0.6	6.5%
Net income	7.5	8.4	(0.9)	(10.7%)
ROA	2.9%	3.4%	(0.5%)	(14.7%)
ROE	11.7%	11.5%	0.2%	1.7%
Diluted EPS	**$ 0.68**	**$ 0.70**	**$ (0.02)**	**(2.9%)**

- **Net income of $7.5 million, or $0.68 diluted EPS**
- **Total revenue growth of 6.6% driven by $94.9 million year-over-year average portfolio growth**
  - Interest and fee income up 5.4% year-over-year on 9.9% increase in average net finance receivables
  - Insurance income, net increased $2.6 million, driven by an increase in premium revenue and a decrease in non-file insurance claims expense
  - Other income decreased by $1.1 million due to fewer late fees from low delinquency and waived payment deferral fees
- **Provision for credit losses up 6.9%, or $1.8 million, primarily due to:**
  - 9.9% increase in average net finance receivables
  - $9.5 million increase in the allowance for credit losses resulting from COVID-19, offset by $9.9 million decrease due to portfolio liquidation
- **Operating expense ratio of 15.8% remained unchanged from the prior-year**
  - 2Q 20 included 1.0%, or approximately $2.6 million, of COVID-19 expenses and reduced deferred loan origination costs relative to the prior-year period
  - 2Q 20 included $0.9 million of expense from 12 net new branches that opened since the prior-year period
- **Interest expense decrease of 6.5%, primarily due to Fed rate decreases, partially offset by portfolio growth**

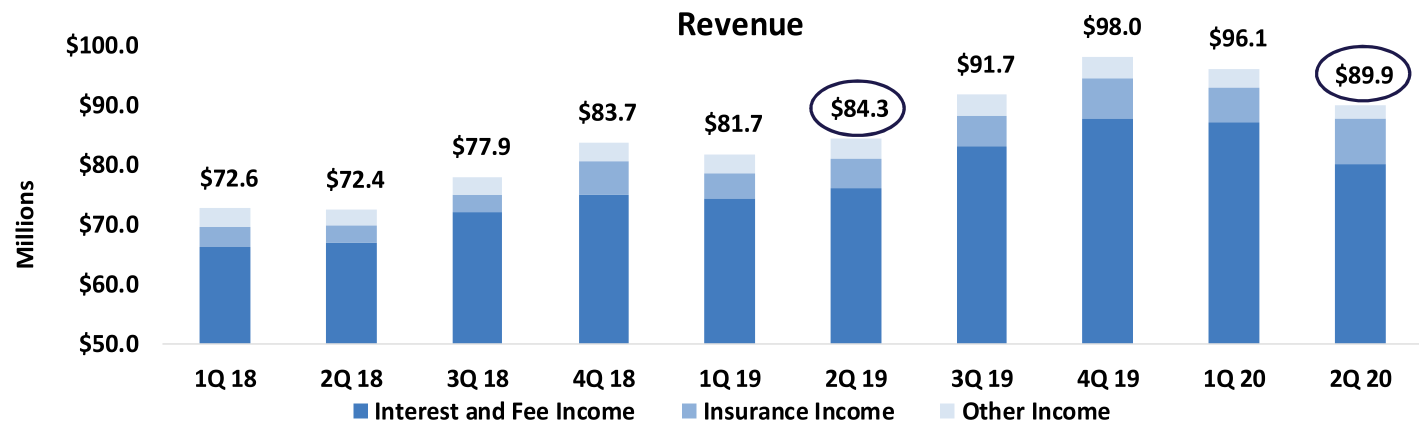
Portfolio Growth and Mix Trends

	Ending Net Finance Receivables (ENR)										vs. 1Q 20		vs. 2Q 19	
in millions	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20	$ Chg I/(D)	% Chg I/(D)	$ Chg I/(D)	% Chg I/(D)
Small loans (≤ $2,500)	$365	$389	$419	$442	$426	$435	$454	$468	$440	$380	($60)	(13.7%)	($55)	(12.7%)
Large loans (≥ $2,500)	377	406	424	452	455	516	575	632	633	618	(14)	(2.3%)	102	19.8%
Core loan products	**$741**	**$794**	**$843**	**$895**	**$881**	**$951**	**$1,029**	**$1,100**	**$1,073**	**$998**	**($75)**	**(7.0%)**	**$47**	**4.9%**
Automobile loans	49	40	32	26	21	16	12	10	8	6	(1)	(19.6%)	(10)	(61.4%)
Retail loans	32	31	31	30	29	28	26	24	22	18	(4)	(16.1%)	(9)	(33.9%)
Total	**$822**	**$865**	**$906**	**$951**	**$931**	**$995**	**$1,067**	**$1,133**	**$1,102**	**$1,023**	**($80)**	**(7.2%)**	**$28**	**2.8%**
Total YoY Δ ($)	**$115**	**$126**	**$117**	**$117**	**$109**	**$130**	**$161**	**$182**	**$171**	**$28**				
Total YoY Δ (%)	**16.3%**	**17.0%**	**14.8%**	**14.0%**	**13.3%**	**15.0%**	**17.8%**	**19.2%**	**18.4%**	**2.8%**				



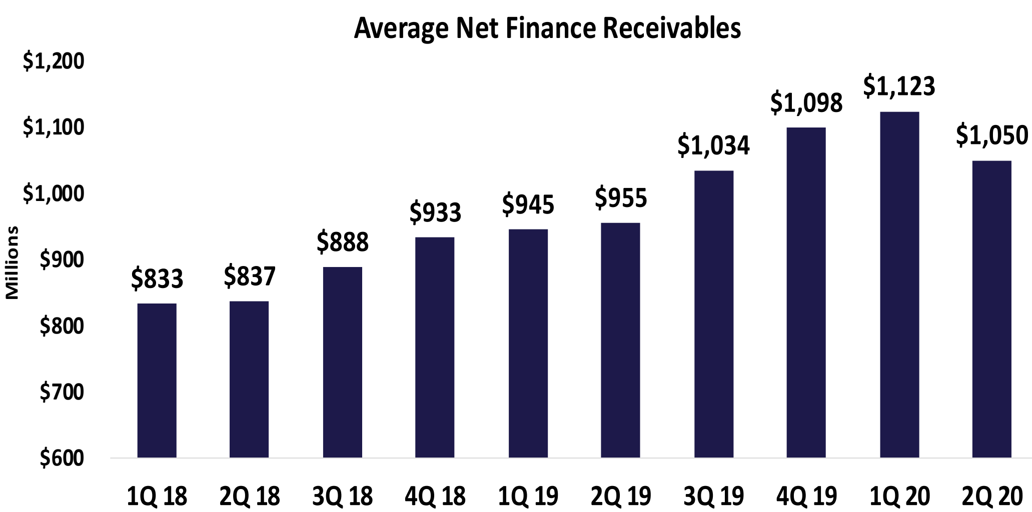
- COVID-19 reduced loan demand in 2Q 20
- Originations improved in both May and June as state economies reopened
- Shift toward large loans in 2Q 20 from 1Q 20 due to the temporary pausing of convenience checks

Average Receivables and Revenue Trends

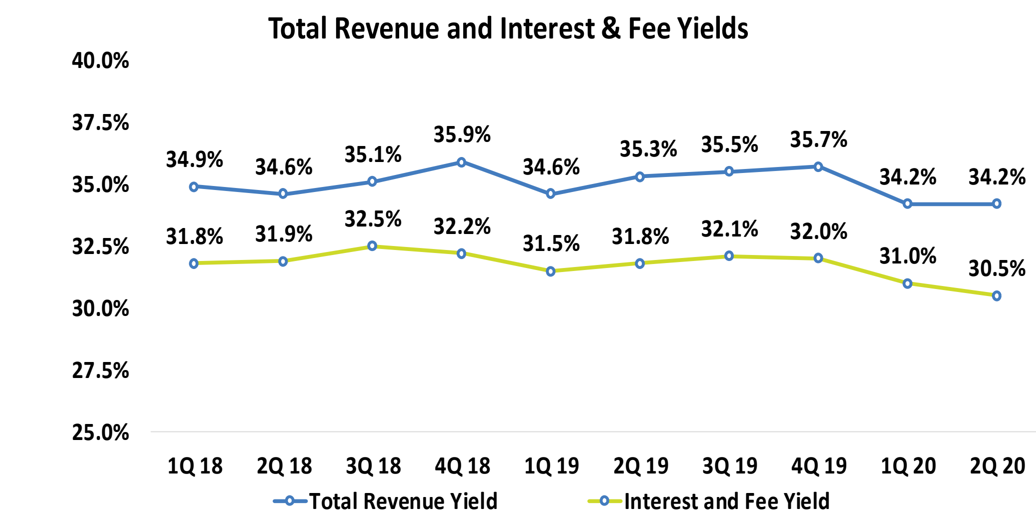


	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20
Sequential Δ	0.7%	(0.3%)	7.6%	7.5%	(2.4%)	3.1%	8.8%	6.8%	(1.9%)	(6.5%)
YoY Δ	10.3%	10.8%	12.6%	16.1%	12.6%	16.4%	17.7%	17.0%	17.5%	6.6%

- Total revenue increased 6.6% vs. the prior-year period
- Interest and fee yield decreased 130 basis points vs. the prior-year period, as large loan portfolio growth outpaced higher-yielding small loan growth
- As of June 30, 2020, 79% of finance receivables were at or below 36% APR



	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20
Sequential Δ	2.5%	0.5%	6.2%	5.0%	1.3%	1.1%	8.3%	6.2%	2.3%	(6.5%)
YoY Δ	15.5%	16.3%	15.8%	14.8%	13.5%	14.1%	16.4%	17.8%	18.9%	9.9%

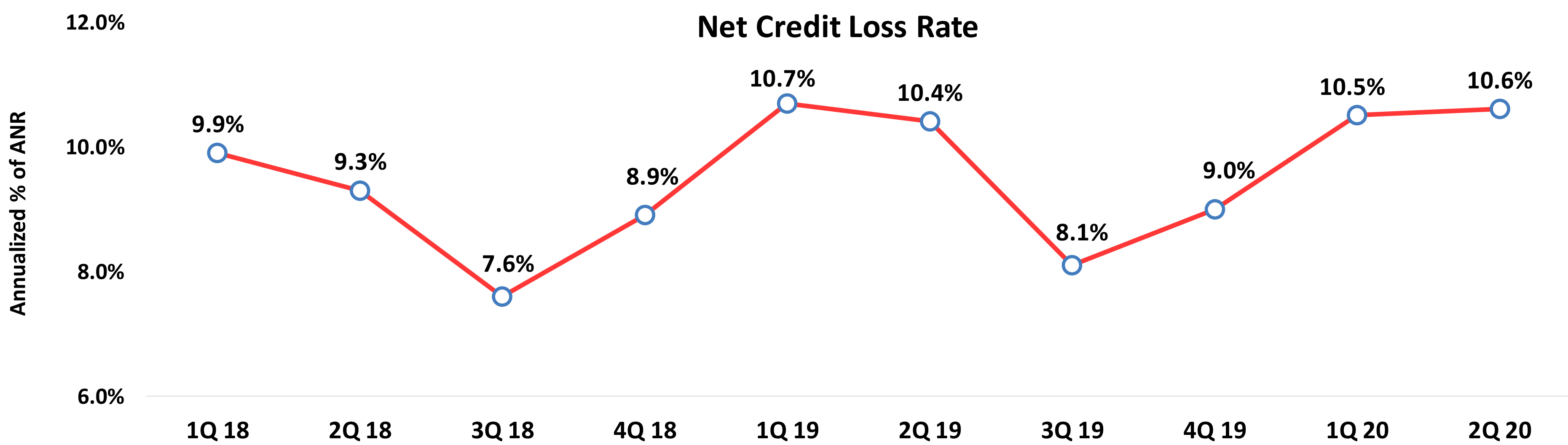


	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20
Sequential Δ	(0.6%)	(0.3%)	0.5%	0.8%	(1.3%)	0.7%	0.2%	0.2%	(1.5%)	-
YoY Δ	(1.6%)	(1.7%)	(1.0%)	0.4%	(0.3%)	0.7%	0.4%	(0.2%)	(0.4%)	(1.1%)

Note: Table above reflects changes in total revenue yield

Recent Net Credit Loss Trends

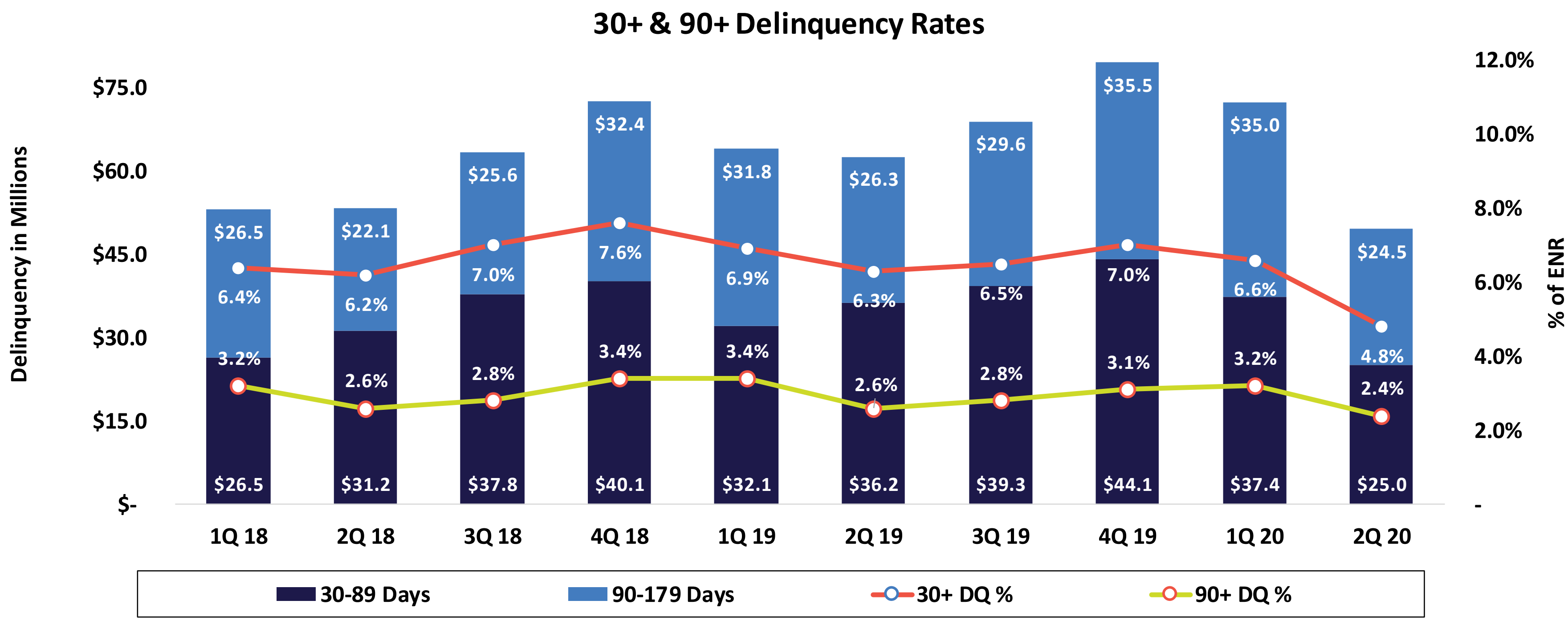
- Net credit loss rate increased 20 basis points vs. the prior-year period
- The denominator effect of slower portfolio growth negatively impacted the 2Q 20 net credit loss rate



	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20
Sequential Δ	1.1%	(0.6%)	(1.7%)	1.3%	1.8%	(0.3%)	(2.3%)	0.9%	1.5%	0.1%
Year/Year Δ	(0.9%)	(0.5%)	(0.1%)	0.1%	0.8%	1.1%	0.5%	0.1%	(0.2%)	0.2%
Net credit loss rate above includes:										
Non-file claims	0.3%	0.2%	0.3%	0.8%	0.7%	0.7%	0.7%	0.9%	0.9%	1.0%
System outage	-	-	-	-	-	-	-	-	0.3%	-
Hurricane losses	0.4%	0.5%	-	0.1%	0.4%	0.6%	-	-	-	-

Delinquency at Historically Low Levels

- 2Q 20 delinquency is down from prior year as a result of new custom scorecards, federal stimulus, and the successful execution of internal borrower assistance programs
  - 30+ days past due of 4.8% is 150 basis points lower than prior year
  - 90+ days past due of 2.4% is 20 basis points lower than prior year
  - 30+ days past due is under $50 million (loan loss reserves = $142 million)
- July 2020 30+ days past due improved to 4.5%



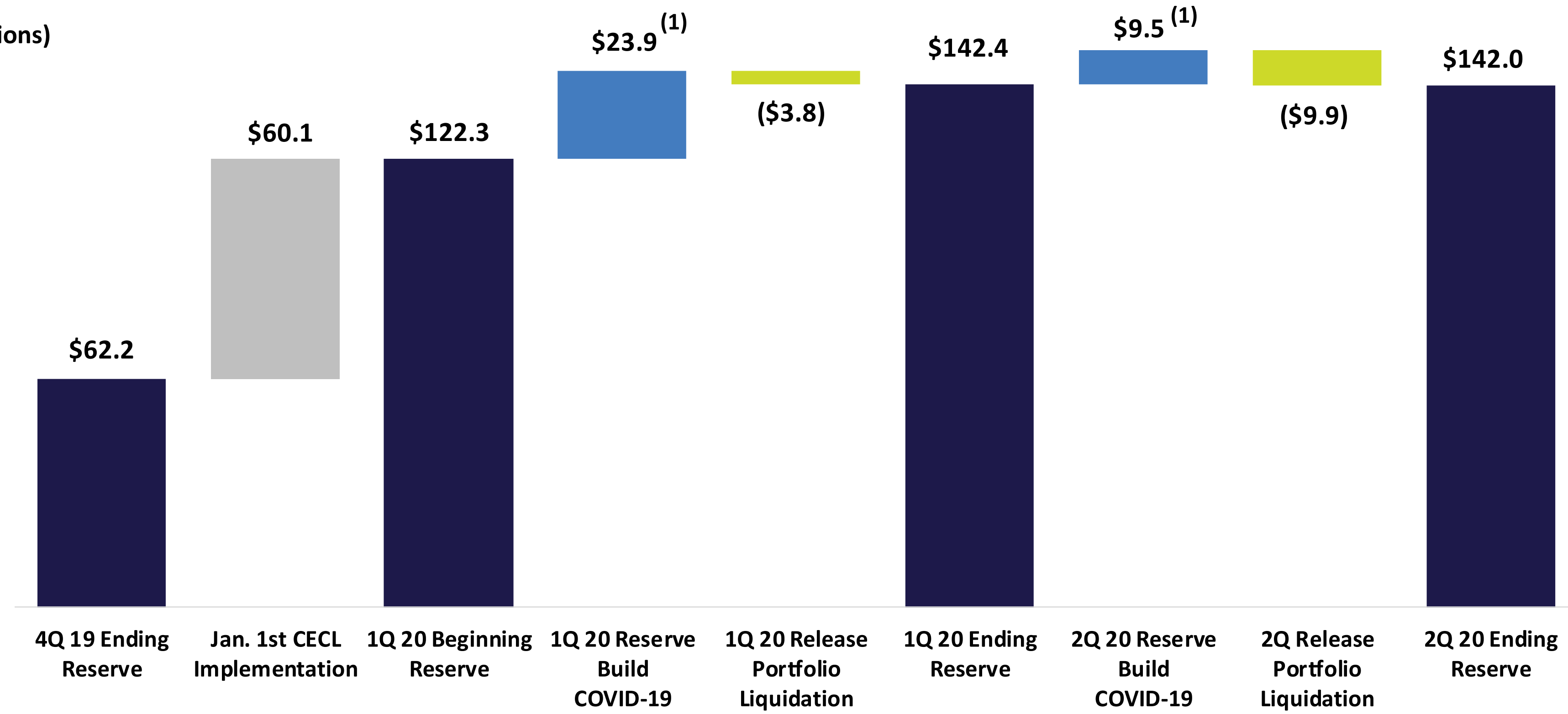
30+ DQ	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20
Sequential Δ	(1.0%)	(0.2%)	0.8%	0.6%	(0.7%)	(0.6%)	0.2%	0.5%	(0.4%)	(1.8%)
YoY Δ	-	(0.3%)	0.2%	0.2%	0.5%	0.1%	(0.5%)	(0.6%)	(0.3%)	(1.5%)

90+ DQ	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20
Sequential Δ	(0.1%)	(0.6%)	0.2%	0.6%	-	(0.8%)	0.2%	0.3%	0.1%	(0.8%)
YoY Δ	0.2%	(0.1%)	(0.1%)	0.1%	0.2%	-	-	(0.3%)	(0.2%)	(0.2%)

Reserved For Stressed Credit Losses

We ran several macroeconomic stress scenarios, and our final forecast contemplated the following: unemployment peaking at 17.2% in our footprint in 2020 and declining to 8.6% by the end of 2021. The severity of our macro assumptions remained relatively consistent with the first quarter model, and, in the second quarter, we extended the assumed duration of elevated unemployment levels. The macro scenario was adjusted for the potential benefits of the federal stimulus and internal borrower assistance programs.

(in millions)

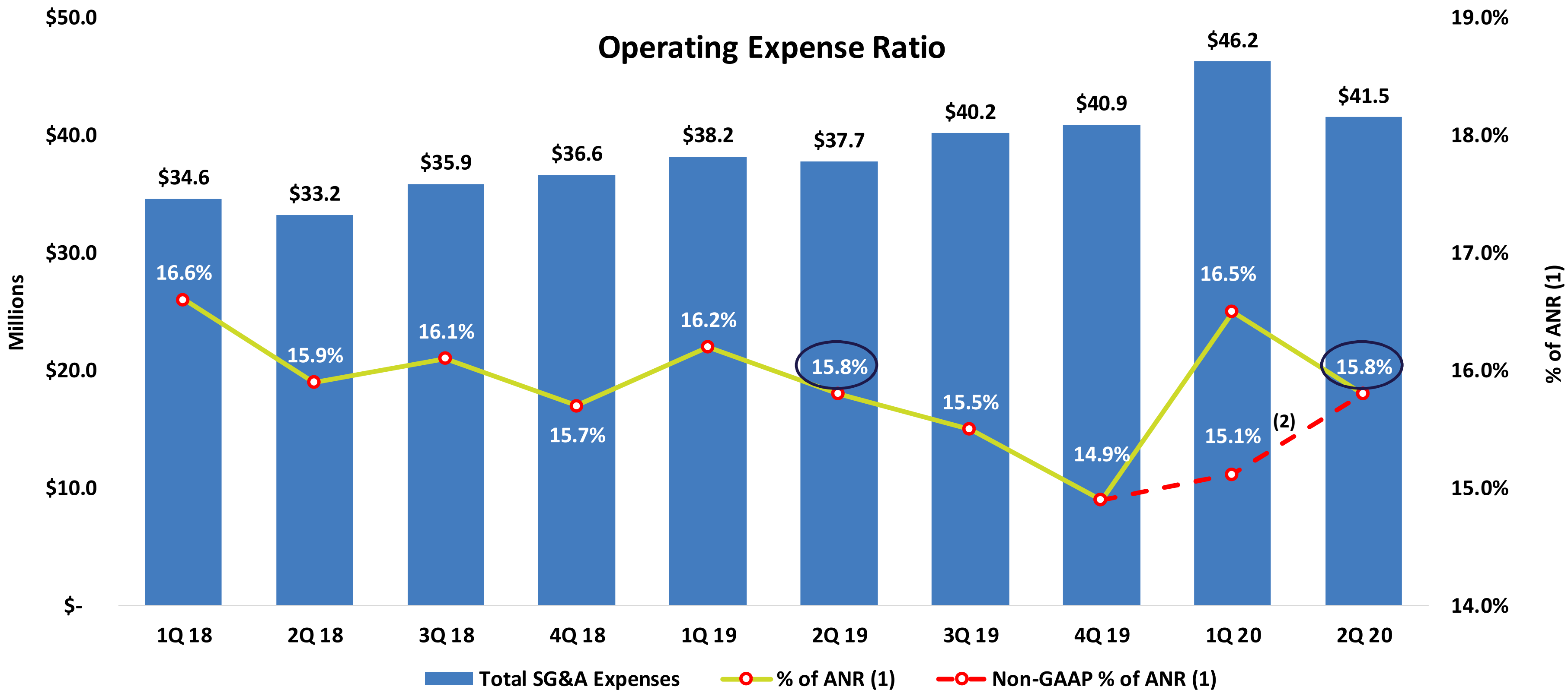


Reserves as % of ENR	5.5%		10.8%			12.9%			13.9%

(1) 2Q 20 Ending Reserve includes $33.4 million of incremental COVID-19 reserves

Operating Expense Ratio

- Deferred $2.0 million less in loan origination costs on reduced loan volume in 2Q 20, which increased personnel expense
- Incurred $0.6 million of 2Q 20 expenses for COVID-19 related customer communications, protective supplies, and remote work equipment
- These items impacted the operating expense ratio by 100 basis points in 2Q 20

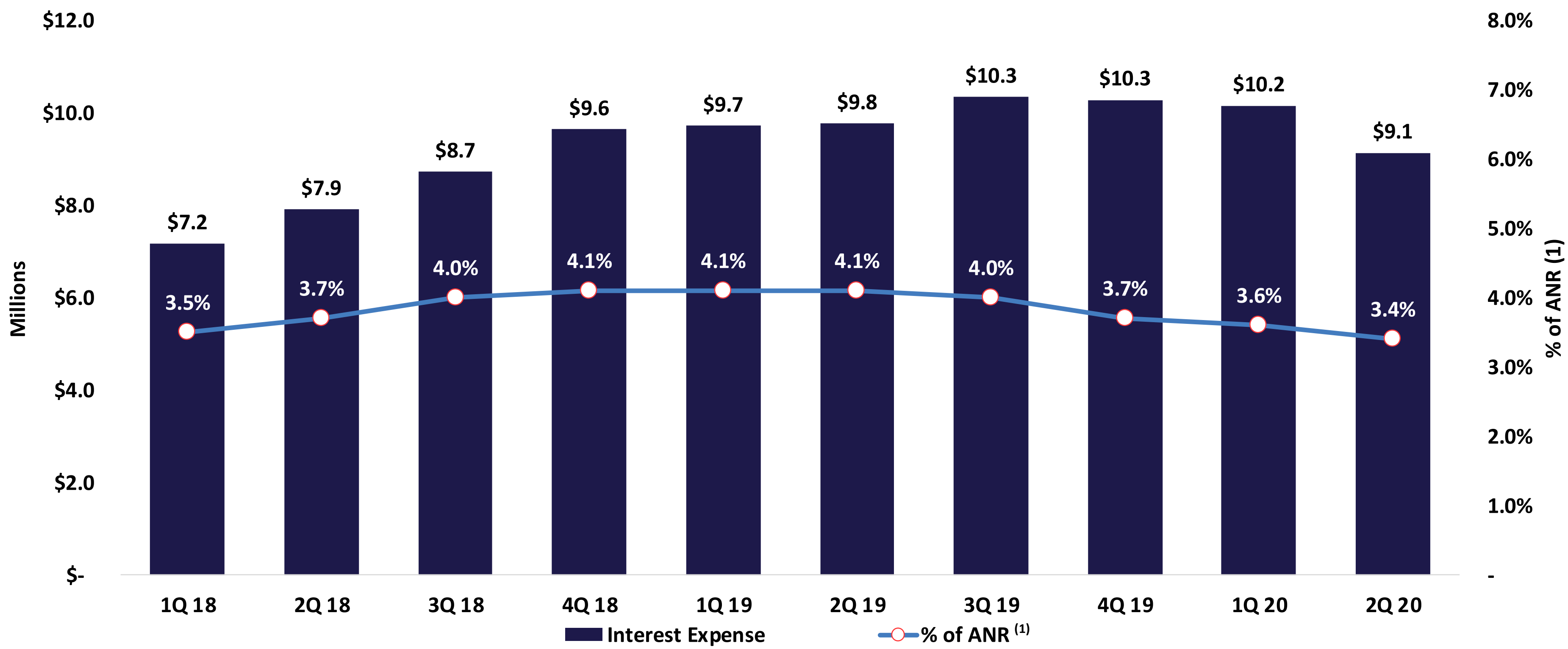


As % of ANR (1)	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20
Year/Year Δ	(0.9%)	(1.7%)	(1.5%)	(1.0%)	(0.4%)	(0.1%)	(0.6%)	(0.8%)	0.3%	-

(1) Annualized general and administrative expenses as a percentage of average net finance receivables
(2) Excludes $3.8 million of non-operating costs; $3.1 million related to the CEO transition and $0.7 million from the system outage

Refer to the appendix for a discussion of non-GAAP measures

Cost of Funds Trending Downward

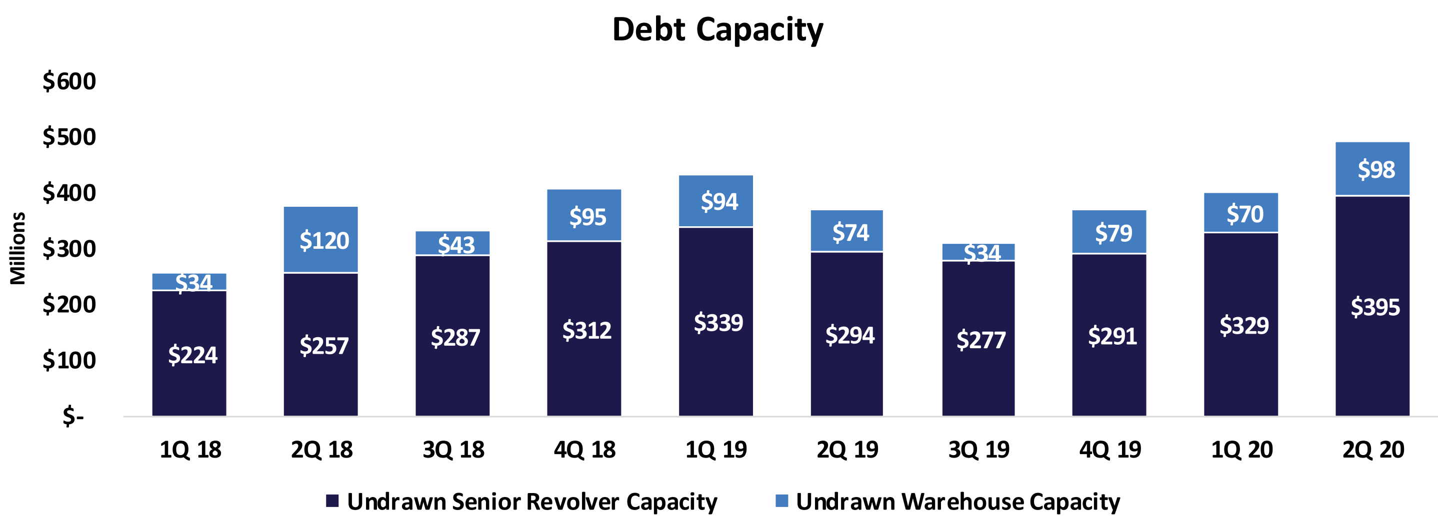


As % of ANR (1)	1Q 18	2Q 18	3Q 18	4Q 18	1Q 19	2Q 19	3Q 19	4Q 19	1Q 20	2Q 20
Year/Year Δ	0.7%	0.8%	0.5%	0.7%	0.6%	0.4%	-	(0.4%)	(0.5%)	(0.7%)

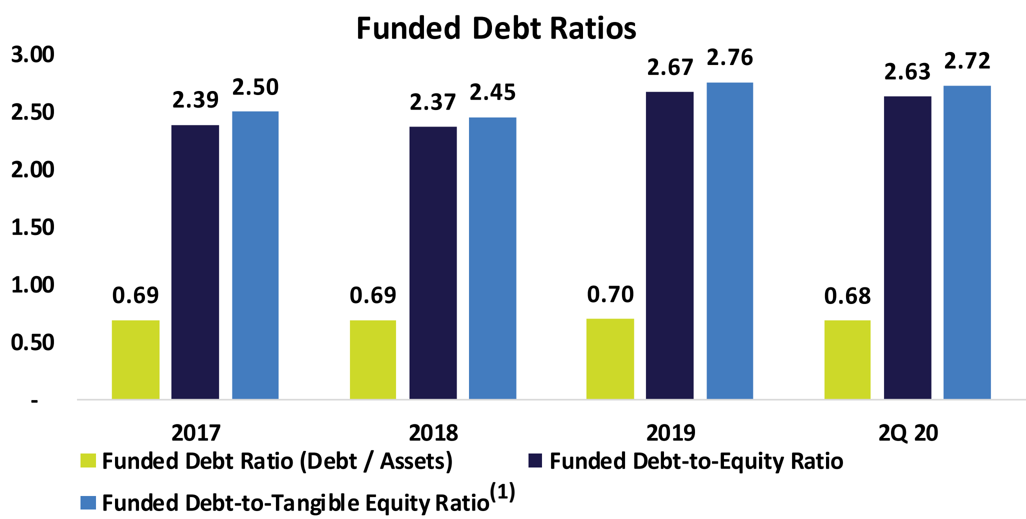
- 2Q 20 interest expense as a percentage of average finance receivables decreased 70 basis points from the prior-year period
- Senior revolver has a 1% LIBOR floor; as such, we are nearing the lower end of our costs of funds

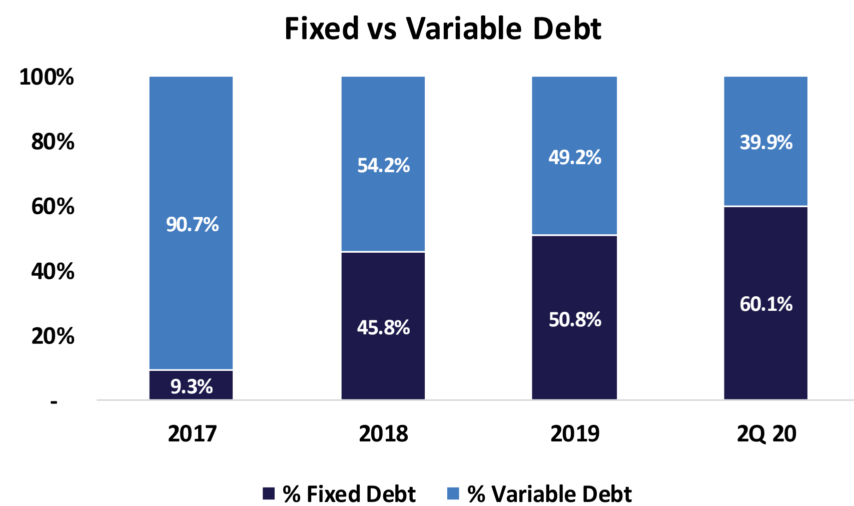
(1) Annualized interest expense as a percentage of average net finance receivables

Strong Funding Profile



- As of June 30, 2020, total undrawn capacity was $493 million (subject to borrowing base)
- Available liquidity of $162 million as of July 31, 2020
- Fixed-rate debt represents 60% of total debt
- Senior revolver has a 1% LIBOR floor; as such, we are nearing the lower end of our cost of funds





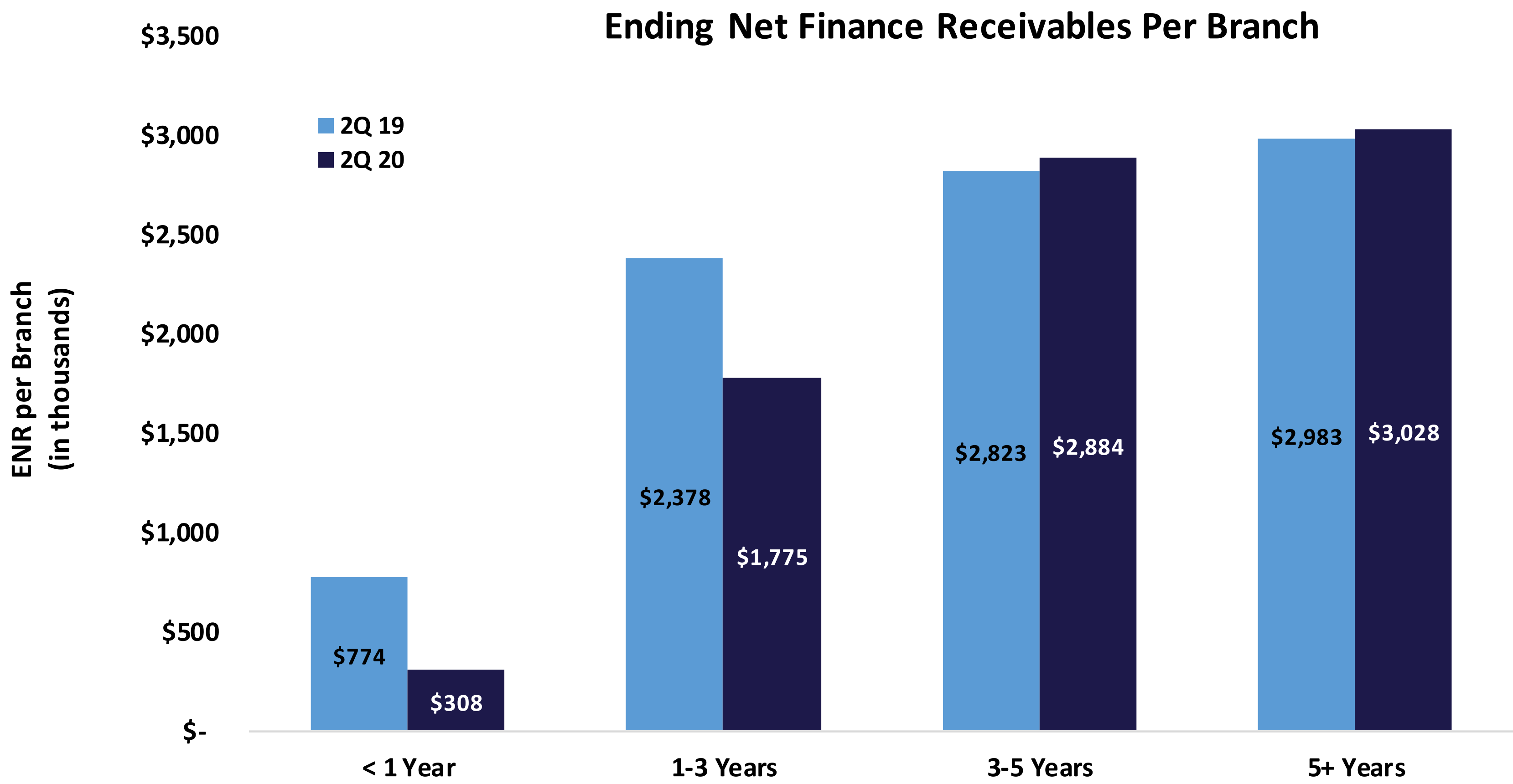
Interest Expense % (2)	3.2%	3.7%	4.0%	3.4%

(1) This is a non-GAAP measure. Refer to the Appendix for a reconciliation to the most comparable GAAP measure
(2) Annualized interest expense as a percentage of average net finance receivables

Appendix

Same Store Portfolio Growth

- Same store[1] portfolio growth in 2Q 20 of 2.2% vs. 13.0% in the prior-year period due to the impact of COVID-19
- Considerable growth opportunities in our existing branch footprint, particularly from branches opened within the last 3 years
- Wisconsin de novo branches moved from <1 year to 1-3 year cohort, driving the ENR per branch below the 2019 1-3 year cohort

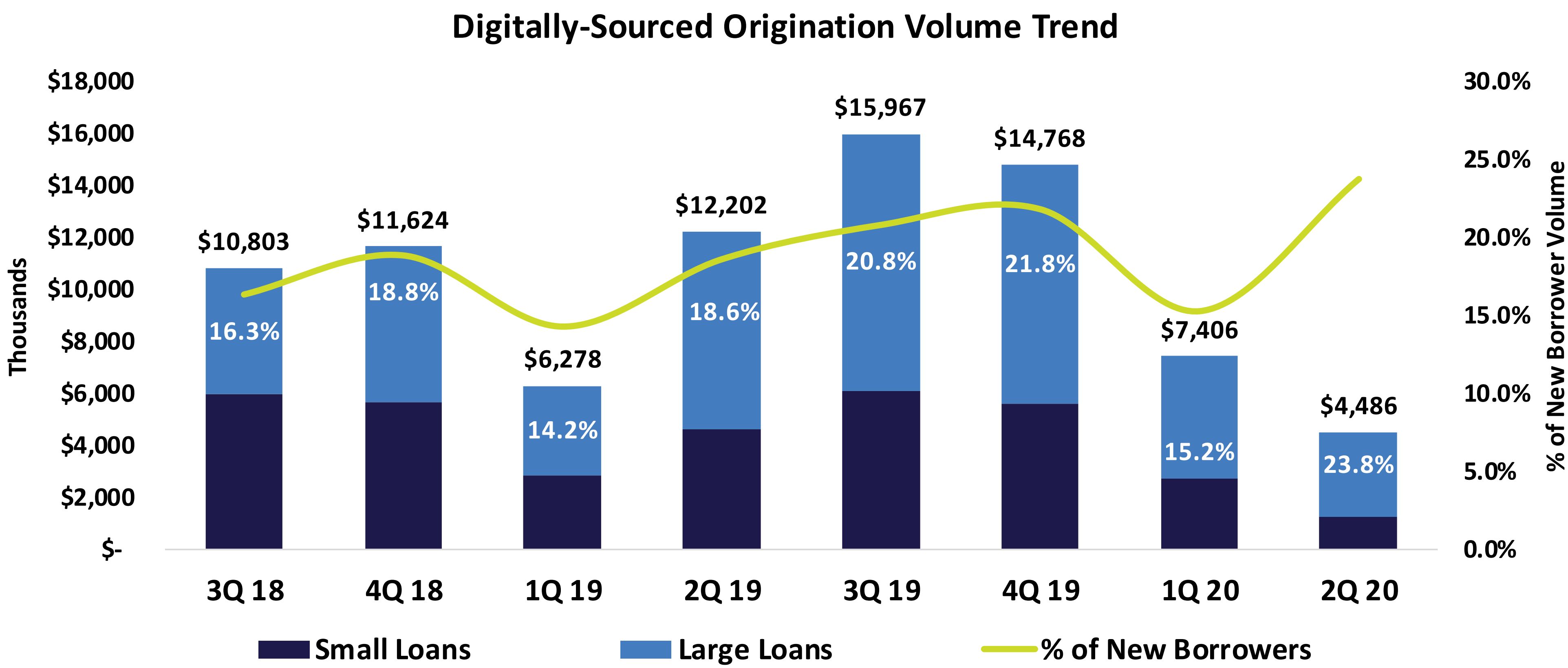


	< 1 Year	1-3 Years	3-5 Years	5+ Years
# of Branches (2Q 20)	19	28	35	286
# of Branches (2Q 19)	23	12	55	266

(1) Same store sales are based on branches more than 1 year old

Digitally-Sourced Originations

- Digital originations are sourced from either our affiliate partnerships or directly from our website
- All digitally-sourced loans are underwritten in our branches by our custom credit scorecards and serviced by our branches
- As of 2Q 20, our digital volume represented approximately 24% of our total new borrower volume
  - Large loans represented 72% of digitally-sourced loans booked



Diversified Liquidity Profile

- Long history of liquidity support from a strong group of banking partners
- Diversified funding platform with a senior revolving facility, warehouse facility, and securitizations

Senior Revolver

- **Size:** $640 million
- **Interest Type:** Floating
- **Maturity:** September 2022
- **Lenders**: Wells Fargo Bank (Agent), Bank of America, BMO Harris, First Tennessee, Texas Capital, Synovus, Bank United, Axos Bank
- **Collateral:** Allows for the funding of Small, Large, and Retail loans
- Facility has been upsized and renewed multiple times over the last 30 years

Warehouse Facility

- **Size:** Up to $150 million
- **Interest Type:** Floating
- **Maturity:** April 2022
- **Administrative Agent:** Wells Fargo Bank
- **Structuring Agent:** Credit Suisse
- **Collateral:** Allows for the funding of Large Loans

Large Loan Securitizations

- **Size:** Successfully completed three transactions totaling $410 million
- **Interest Type:** Fixed
- **Maturities:**
  $150 million, Jul. 2027, WAC – 3.93%
  $130 million, Jan. 2028, WAC – 4.87%
  $130 million, Nov. 2028, WAC – 3.17%
- **Lenders**: Qualified institutional investors
- **Collateral:** Allows for the funding of Large Loans

Consolidated Income Statements

in thousands	2Q 20	2Q 19	2019	2018	2017	2016
Revenue						
Interest and fee income	$ 80,067	$ 75,974	$ 321,169	$ 280,121	$ 249,034	$ 220,963
Insurance income, net	7,650	5,066	20,817	14,793	13,061	9,456
Other income	2,133	3,234	13,727	11,792	10,364	10,099
Total revenue	89,850	84,274	355,713	306,706	272,459	240,518
Expenses						
Provision for credit losses	27,499	25,714	99,611	87,056	77,339	63,014
Personnel	26,863	22,511	94,000	84,068	75,992	68,979
Occupancy	6,253	6,210	24,618	22,519	21,530	20,059
Marketing	1,438	2,261	8,206	7,745	7,128	6,837
Other	6,971	6,761	30,160	25,952	26,305	22,757
Total general and administrative	41,525	37,743	156,984	140,284	130,955	118,632
Interest expense	9,137	9,771	40,125	33,464	23,908	19,924
Income before income taxes	11,689	11,046	58,993	45,902	40,257	38,948
Income taxes	4,219	2,677	14,261	10,557	10,294	14,917
Net income	**$ 7,470**	**$ 8,369**	**$ 44,732**	**$ 35,345**	**$ 29,963**	**$ 24,031**

Consolidated Balance Sheets

in thousands	2Q 20	2Q 19	2019	2018	2017	2016
Cash	$ 8,973	$ 694	$ 2,263	$ 3,657	$ 5,230	$ 4,446
Net finance receivables	1,022,635	994,980	1,133,404	951,183	834,045	729,161
Unearned insurance premiums	(27,016)	(21,546)	(28,591)	(18,940)	(16,582)	(11,386)
Allowance for credit losses	(142,000)	(57,200)	(62,200)	(58,300)	(48,910)	(41,250)
Net finance receivables, less unearned insurance premiums and allowance for credit losses	853,619	916,234	1,042,613	873,943	768,553	676,525
Restricted cash	54,423	41,803	54,164	46,484	16,787	8,297
Lease assets	27,177	25,575	26,438	-	-	-
Property and equipment	15,504	14,132	15,301	13,926	12,294	11,693
Intangible assets	8,824	9,953	9,438	10,010	10,607	6,448
Deferred tax asset	20,682	437	619	-	-	33
Other assets	11,023	10,488	7,704	8,375	16,012	4,782
Total assets	$ 1,000,225	$ 1,019,316	$ 1,158,540	$ 956,395	$ 829,483	$ 712,224
Long-term debt	$ 683,865	$ 689,310	$ 808,218	$ 660,507	$ 571,496	$ 491,678
Unamortized debt issuance costs	(7,584)	(7,357)	(9,607)	(9,158)	(4,950)	(2,152)
Net long-term debt	676,281	681,953	798,611	651,349	566,546	489,526
Accounts payable and accrued expenses	34,843	19,690	28,676	25,138	18,565	15,223
Lease liabilities	29,220	27,454	28,470	-	-	-
Deferred tax liability	-	-	-	747	4,961	-
Total liabilities	740,344	729,097	855,757	677,234	590,072	504,749
Common stock	1,373	1,349	1,350	1,332	1,321	1,300
Additional paid-in capital	104,530	100,486	102,678	98,778	94,384	92,432
Retained earnings	204,052	220,574	248,829	204,097	168,752	138,789
Treasury stock	(50,074)	(32,190)	(50,074)	(25,046)	(25,046)	(25,046)
Total stockholders' equity	259,881	290,219	302,783	279,161	239,411	207,475
Total liabilities and stockholders' equity	$ 1,000,225	$ 1,019,316	$ 1,158,540	$ 956,395	$ 829,483	$ 712,224

Non-GAAP Financial Measures

In addition to financial measures presented in accordance with generally accepted accounting principles ("GAAP"), this press release contains certain non-GAAP financial measures. The company's management utilizes non-GAAP measures as additional metrics to aid in, and enhance, its understanding of the company's financial results. Tangible equity and funded debt-to-tangible equity ratio are non-GAAP measures that adjust GAAP measures to exclude intangible assets. Management uses these equity measures to evaluate and manage the company's capital and leverage position. The company also believes that these equity measures are commonly used in the financial services industry and provide useful information to users of the company's financial statements in the evaluation of its capital and leverage position. In addition, the company has presented non-GAAP measures that adjust for the executive transition and the loan management system outage. The company believes that these non-GAAP measures provide useful information by excluding certain material items that may not be indicative of our core operating results. As a result, the company believes that the non-GAAP measures that it has presented will allow for a better evaluation of the operating performance of the business. This non-GAAP financial information should be considered in addition to, not as a substitute for or superior to, measures of financial performance prepared in accordance with GAAP. In addition, the company's non-GAAP measures may not be comparable to similarly titled non-GAAP measures of other companies. The following tables provide a reconciliation of GAAP measures to non-GAAP measures.

	1Q 2020 Non-GAAP Reconciliation		
in thousands	**GAAP**	**Non-Operating [1]**	**Non-GAAP**
G&A expense	$ 46,243	$ (3,786)	$ 42,457
Average net finance receivables	$ 1,123,316	$ -	$ 1,123,316
Operating expense ratio	16.5%	(1.4%)	15.1%

(1) Non-operating G&A expense items include costs of $3,066 related to the executive transition and $720 related to the loan management system outage

Non-GAAP Financial Measures (Cont'd)

in thousands	2Q 20	2Q 19	2019	2018	2017	2016
Total assets	$ 1,000,225	$ 1,019,316	$ 1,158,540	$ 956,395	$ 829,483	$ 712,224
Less: Intangible assets	8,824	9,953	9,438	10,010	10,607	6,448
Tangible assets (non-GAAP)	991,401	1,009,363	1,149,102	946,385	818,876	705,776
Gross long-term debt	683,865	689,310	808,218	660,507	571,496	491,678
Total stockholders' equity	259,881	290,219	302,783	279,161	239,411	207,475
Less: Intangible assets	8,824	9,953	9,438	10,010	10,607	6,448
Tangible common equity (non-GAAP)	$ 251,057	$ 280,266	$ 293,345	$ 269,151	$ 228,804	$ 201,027
Basic Shares Outstanding	11,243	11,662	11,013	11,777	11,659	11,450
Funded debt-to-equity ratio	2.63	2.38	2.67	2.37	2.39	2.37
Funded debt-to-tangible equity ratio (non-GAAP)	2.72	2.46	2.76	2.45	2.50	2.45
Total stockholders' equity to total assets	26.0%	28.5%	26.1%	29.2%	28.9%	29.1%
Tangible equity to tangible assets (non-GAAP)	25.3%	27.8%	25.5%	28.4%	27.9%	28.5%
Book value per share	$ 23.11	$ 24.88	$ 27.49	$ 23.70	$ 20.53	$ 18.12
Tangible book value per share (non-GAAP)	$ 22.33	$ 24.03	$ 26.64	$ 22.85	$ 19.62	$ 17.56

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