ACE Cash Express Inc. Nov 13

Description:

Abstract
Moderate diversity of products Operational advantages over smaller competitors Adequate liquidity
Exposure to regulatory and legislative risks Reliance on third-party loan financiers Higher leverage and lower
EBITDA interest coverage compared with peers Modest profitability Negative tangible equity Standard &
Poor's Ratings Services' ratings on ACE Cash Express Inc. are based on the company's exposure to regulatory
and legislative risks, reliance on third-party lenders in Texas and Ohio, higher leverage and lower EBITDA
interest coverage compared with peers, modest profitability, and negative tangible equity. ACE's moderate
product diversity, operational advantages over smaller competitors, and adequate liquidity mitigate these
weaknesses. ACE, headquartered in Irving, Texas, offers payday and installment loans, auto title loans, check
cashing, prepaid debit cards, and other financial services...

Companies mentioned in this report are:
- ACE Cash Express Inc.

Action: Review

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